EQUITABLE

Term Series 160

Converting from term to permanent life?

See what conversion programs we offer for Term 10/15/20, ART and TermOne®

	Term-to-Perm Conversion	Term-to-Perm Conversion with LTCSR[2,3]
What does the program offer?	Our term policies offer the flexibility to convert all or part of the term policy to any of our single permanent life policies without underwriting requirements, such as labs or paramedical exams.[1]	This program allows clients to add the Long-Term Care Services[SM] Rider (LTCSR) with limited underwriting requirements (no routine labs or paramedical exams) when converting to an Equitable Financial or Equitable America single life permanent policy.[4]
When is it available to clients?[5]	• Term 10/15/20 — to the earlier of age 70 or 5, 7, 10 years, respectively. • ART — to the earlier of age 70 or 5 years. • TermOne® — up to the term expiration date for policies with issue age 79 or less. For issue age 80 or greater, there is no conversion available. • Use of 1-2-3 Verify & Apply via our eApp platform provides real-time term conversion eligibility, product, conversion credit and rate class data.	Based on the insured's attained age, policies must convert within a specific number of years from register (or issue date for backdated policies): • Within 5 years — up to and including attained age 55. • Within 4 years — attained age 56. • Within 3 years — attained age 57. • Within 2 years — attained age 58. • Within 1 year — attained age 59 or older.
How much coverage can a client get?	• The face amount can be equal to or lower than that of the term policy, subject to the minimum face amount requirements for each product. • The maximum face amount is subject to the retention limits and guidelines, and maximum age requirements as outlined by each product of Equitable Financial and its affiliates.	• Up to attained age 58, only $3,000,000 or less can be converted. • At or after attained age 59, the full face amount can be converted. For contracts with death benefits larger than $3,000,000, the LTCSR amount will be capped.
What are the underwriting requirements?	• When executing the contractual obligation of the term policy (within the convertible time limits) and no additional benefits, riders or rate class adjustments are being requested, evidence of insurability is not required.	• Ratings must be Standard or better. • Client must be at least 20 years of age at time of conversion. • An internal MIB search, pharmaceutical database check and motor vehicle report (MVR) will be secured. • If client is not eligible for Term-to-Perm Conversion with LTCSR, requests to include the LTCSR will be subject to current LTCSR eligibility and full underwriting requirements. • LTCSR is not available in certain situations; please visit equitableLIFT.com/ltc for more information. Note: Equitable Financial and its affiliates reserve the right to order any requirements it deems necessary to make the offer available.

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What forms or documents are required?	• When using 1-2-3 Verify & Apply (via eApp), all applicable Term Conversion application forms and product questionnaires (if applicable) are auto generated. In addition, several portions of client information are pre-populated based on known information from the inforce term policy. • Term Conversion application or state variation. • Product Questionnaire (Section B), which varies by type of product and state. **If underwriting is required:** • Term Rider Conversion and Purchase Option Questionnaire (Section C) or the state variation. • Medical Information Questionnaire (Section C) or state variation.	• When using 1-2-3 Verify & Apply (via eApp), all applicable Term Conversion application forms and product questionnaires (if applicable) are auto generated. In addition, several portions of client information are pre-populated based on known information from the inforce term policy. • New business application (Section A & D) or state variation. • Product Questionnaire (Section B), which varies by type of product and state. • Term Rider Conversion and Purchase Option Questionnaire (Section C) or the state variation. • Accelerated DB for LTCSR Questionnaire (Section C), appropriate state variation and any applicable state requirements. • Medical Information Questionnaire (Section C) or state variation. • HIPAA authorization form.
	Note: Requests for Term Conversion cannot be administrated via a traditional life insurance application; it must be done via the Term Conversion Application.	
How is it submitted?	• eApp (highly recommended) • Bullet paper application (available)	• eApp (highly recommended) • Bullet paper application (available)

For more information, please call the Life Insurance Sales Desk or visit equitable.com.

1 The term policy face amount after a partial term conversion must meet the minimum face amount requirement of $500,000. Equitable may change its conversion rules regarding plan, age and class of risk at any time. Additional rules may apply if the policy is converted while on an active Disability Premium Waiver claim.

2 This program is not a contractual right. Equitable will periodically review results and may discontinue the program at any time.

3 In California, this rider is called the Comprehensive Long-Term Care Rider. In Florida, this rider is called the Long-Term Care Insurance Rider.

4 LTCSR is not available with COIL Institutional Series®.

5 The Term-to-Perm Conversion information provided is for Term Series 160. For older products, refer to the specific policy, product guide or the marketing material titled **Equitable offers attractive term conversion products** for further detail.

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TermOne® is a registered service mark of Equitable Financial Life Insurance Company. TermOne® is issued by Equitable Financial Life Insurance Company in all jurisdictions. TermOne® is also issued by Equitable Financial Life Insurance Company of America in all jurisdictions except NY and PR.

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