



Cash Value Plus Rider highlights

What is the Cash Value Plus (CVPlus) Rider?

Policies with this rider have higher early cash value, if the policy is fully surrendered, than policies without it. There are two different ways the CVPlus Rider increases the cash surrender value:

1 Surrender charge reduction:^{1,2}
 For the first 8 policy years, surrender charges will be reduced by a specified percentage.

Policy year	1-4	5	6	7	8
% reduction	100%	30%	65%	45%	25%

2 Surrender charge reduction:^{1,2}
 For the first 3 policy years, a specified percentage of the cumulative premium front-end sales load will be refunded.

Policy year	1	2	3
% reduction	100%	80%	33%

Greater cash value with the CVPlus Rider:³
 55-year-old male, preferred non-tobacco user, \$5,000,000 face amount

Policy year		1	2	3	4	5
Cumulative premiums		\$279,090	\$558,180	\$837,720	\$1,116,360	\$1,395,450
Cash surrender value	w/ CVPlus	\$267,489	\$539,212	\$802,968	\$1,079,475	\$1,370,423
	w/o CVPlus	\$97,196	\$360,669	\$649,311	\$958,440	\$1,286,761

The CVPlus Rider can help clients address their advanced planning objectives, which may include:

Advanced planning strategies CVPlus Rider role

<ul style="list-style-type: none"> Premium financing 	<p>By providing higher early cash value, the CVPlus Rider increases the policy's collateral value. Depending on the lender's requirements, a policy with increased cash value may help policyowners:</p> <ul style="list-style-type: none"> Qualify for a premium financing loan. Qualify for a lower interest rate. Reduce the amount of required outside collateral.
<ul style="list-style-type: none"> Key person insurance Compensatory split-dollar Deferred compensation 	<p>The CVPlus Rider may be beneficial in corporate-owned business planning:</p> <ul style="list-style-type: none"> Increases the policy's cash surrender value, which can offset the impact of the premium outlay on a corporation's books. Helps offset the liability on a corporation's books where deferred compensation is offered. Reduces the amount of required outside collateral.

CVPlus Rider important notes

Must be elected at issue.

Issues ages (0-75) vary by underwriting class and tobacco user status.

Minimum face amount is \$250,000 per life for one to two lives, \$100,000 per life for three or more lives.

Face amount increases will not be permitted while the rider is in force.

Spreads financial professional compensation across years 1-6.

For policies electing CVPlus, annual charge of \$0.48/\$1,000 original face amount deducted monthly.

**Want to learn more? Call the Life Insurance Sales Desk
or visit equitableLIFT.com/grow.**

For policies electing CVPlus, an annual charge of \$0.48/\$1000 original face amount for the first 8 years is deducted monthly while the CV Plus Rider is in effect.

- 1 There is no surrender charge reduction or premium front-end sales load refund if the policy terminates, is surrendered for the purpose of a 1035 exchange, or if the face amount is reduced. State variations may apply. See product specifications for restrictions and limitations.
- 2 Surrender charges and premium front-end sales load details can be found in the corresponding product producer guides.
- 3 CVPlus increases policy surrender values in two different ways: 1) surrender charge reduction; 2) premium front-end sales load refund. The surrender charge will be reduced by the specified percentage if the policy is fully surrendered during the first 8 policy years. In addition, the net cash surrender value will be increased by the refund of a percentage of cumulative front-end charges deducted if policy is fully surrendered during the first 3 policy years. There is no surrender charge reduction or refund of the premium front-end sales loads if the policy terminates, is surrendered for the purpose of a 1035 exchange, or if the face amount is reduced. State variations may apply.

BrightLife® Grow surrender charges and premium front-end sales load details can be found in the BrightLife® Grow Producer's Guide.

This is a supplemental illustration and must be read in conjunction with the basic illustration. The basic illustration contains values using the same underwriting assumptions as this supplemental at both guaranteed charges and guaranteed interest rates, and contains other important information.

The values represented here are for a \$5,000,000 BrightLife® Grow policy on a 55-year-old male, preferred non-tobacco user with CVPlus versus the same policy and insured without CVPlus. These values are based upon seven premium payments of \$279,090 annually. The values represented here are non-guaranteed and assume current charges and a current interest rate of 6.31%. If guaranteed rates and charges are used, the policy would fail in year 27.

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