



EQUITABLE

# Send to Client

## makes the eApp process easier than ever

At Equitable, we're always looking for ways to make our products and services better — and make your life easier. That's why we've created the **Send to Client** feature.

### What is **Send to Client**?

A simpler way to obtain clients' personal history or medical conditions during the eApp process.

### Why use **Send to Client**?

#### Easier for you

No medical information questionnaire to fill out with clients.

No awkward conversations with your clients about their medical conditions.

Fewer forms to complete with clients.

#### Better for your clients

Faster approvals so they're protected sooner.

Greater accuracy because they're the ones filling in the information.

More convenience because they can complete it on their own time.

Simple, straightforward approach.

Plus, our experience has shown that having the client fill out the personal history and medical questions means there's a greater likelihood of the application being completed in good order.

### Here's how **Send to Client** works

You can elect to send your clients the **personal and medical history questionnaire** to fill out themselves prior to signing the application. You'll see a screen like this:

#### Application Type

Face Amount

\$ 1,000,000.00

Do you want to use the Send to Client Feature? \*

☒ Yes ☐ No

The **Medical Information Questionnaire** **MUST** be completed to be considered for Easy Underwriting.

• IF client qualifies, paramed and labs will NOT be required.  
• Click here for easy underwriting flyer.

Will the Proposed Insured be completing a Medical Information Questionnaire? \*

☒ Yes ☐ No

Are you planning to add Accelerated Death Benefit for Long-Term Care Services Rider (LTC SR)? \*

☐ Yes ☒ No

Do you want to \*

☐ Send Full Application ☐ Send only the Personal History and MIQ

Use this [step-by-step flyer](#) to guide clients on completing their **Send to Client**.

## FAQs about Send to Client

### How will I know when my client has completed their portion of the application?

You will receive the application for your signature.

### What if my client doesn't complete the application right away?

Follow-up emails are sent to the client several times, and applications are usually completed within a few days.

(The link will expire in 14 days, so if this happens, you can send a new link to the client.)

### How will my client know what information is needed?

When a client has a medical condition, they are generally familiar with the terms that relate to their condition.

Using Send to Client allows them to look up any information and complete at their own pace.

### How will I help manage client expectations about the underwriting process and likely risk class if I'm not involved in the application?

You will be able to see the answers to the questions in the PDF version of the application in Docusign.

Market Stabilizer Option® II rider is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's does not make any representation regarding the advisability of investing in the Market Stabilizer Option® II rider.

A variable universal life insurance contract is a contract with the primary purpose of providing a death benefit. It is also a long-term financial investment that can also allow potential accumulation of assets through customized, professionally managed investment portfolios. These portfolios are closely managed in order to satisfy stated investment objectives. There are fees and charges associated with variable life insurance contracts, including mortality and risk charges, administrative fees, investment management fees, surrender charges and charges for optional riders.

Equitable Life products are issued in New York and Puerto Rico by Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY); and in all other jurisdictions by affiliate Equitable Financial Life Insurance Company of America (Equitable America), an Arizona stock company with an administrative office located in Charlotte, NC. Co-distributed by affiliates Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN) and Equitable Distributors, LLC, both located at 1345 Avenue of the Americas,

NY, NY 10105. Equitable Financial, Equitable America, Equitable Advisors, LLC and Equitable Distributors, LLC are direct and indirect subsidiaries of Equitable Holdings, Inc. and do not provide tax or legal advice. Certain types of policies, features and benefits may not be available in all jurisdictions or may be different. This policy has limitations. For costs and more complete details of coverage, refer to the product specifications.

Clients should read the prospectus carefully before investing or sending money.

References to Equitable represent both Equitable Financial Life Insurance Company and Equitable Financial Life Insurance Company of America, which are affiliated companies. Overall, Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY); Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with an administrative office located in Charlotte, NC; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). The obligations of Equitable Financial and Equitable America are backed solely by their claims-paying abilities.

Life Insurance: • Is Not a Deposit of Any Bank • Is Not FDIC Insured • Is Not Insured by Any Federal Government Agency  
• Is Not Guaranteed by Any Bank or Savings Association • Variable Life Insurance May Go Down in Value

For financial professional use only. Not for use with, or distribution to, the general public.

© 2024 Equitable Holdings, Inc. All rights reserved. IU-6397393.1 (2/24) (Exp. 2/26) | G2498330 | Cat. #163516 (2/24)



EQUITABLE