



EQUITABLE

**Prepare for the future;  
live for today**



# Everyone's truth is different. What's yours?

Life often involves looking ahead to what's next. It's about hopes and aspirations — for ourselves and for those we love. It's powered by our vision of a fulfilling future — ours and the next generation's.

However, investing in the well-being and security of your loved ones, your business or your legacy doesn't have to come at the expense of living for the moment. A life full of confidence and optimism is something you deserve to experience every day, not just in the distant future. That's where we come in. Equitable life insurance can help you focus on what matters most to you and your family — today and tomorrow.





### Parenthood

Securing your child's financial future and funding their education

### Security

Paying off your mortgage so your family is taken care of

### Retirement

Planning for your next chapter and potentially supplementing your retirement with tax-free income

### Life flexibility/stability

Accessing your money through potentially tax-free cash surrender value when life requires it

### Legacy

Leaving a legacy to your loved ones

### Succession

Getting peace of mind from knowing that your business will be left in the right hands

### Quality of life

Caring for your long-term or personal needs

### Business growth

Attracting top talent and retaining employees

### Control

Keep your tax bracket down by integrating tax-free income into your retirement mix







# Live More. Keep More. Build More.

## The benefits of permanent life insurance

Permanent life insurance is more than just financially protecting those you love or your business in the future. It's also about helping you achieve your goals and setting yourself, your loved ones or your business up for success today.



# Live More.

Unlike term insurance, permanent life insurance protects your family or your business for your entire life. That means you can rest easy knowing the people who rely on you will be financially secure when you're no longer there, thanks to the payout they receive through a death benefit.<sup>1</sup>

Permanent life insurance can also be used as a source of money for you and those who rely on you throughout your lifetime — for whatever, whenever. You can access your cash surrender value potentially tax-free so you get more out of today, making permanent life insurance a smart addition to your financial plan.<sup>2</sup>

## What you get

Financial security for your family or your business through a death benefit that is generally tax-free.<sup>2</sup>

Benefits you can customize to you and your family's or business's needs.

Flexibility to access your money through loans and withdrawals throughout your life, potentially tax-free.<sup>2,4</sup>

## What this means for you

The comfort of knowing you've helped your family and your business prepare for the future, even if you are gone.

Additional protection for you or your assets.

*For example, our Long-Term Care Services<sup>SM</sup> Rider helps you cover long-term care expenses if you're chronically ill and are receiving qualified long-term care services in accordance with a plan of care.<sup>3</sup>*

You can access your cash surrender value for anything, from funding a portion of your retirement to paying business expenses — generally without having to worry about the burden of taxes.<sup>2,5</sup>

<sup>1</sup> Provided the policy remains in force.

<sup>2</sup> Under current federal tax rules, you generally may take income tax-free partial withdrawals under a life insurance policy that is not a modified endowment contract (MEC) up to your basis in the contract. Additional amounts are includable income. The IRS places a limit on how much money can go into life insurance premiums for the policy and how quickly such premiums can be paid in order for the policy to provide all of its tax benefits. If certain limits are exceeded, a MEC results. MEC policyholders may be subject to taxes on distributions on an income-first basis, that is, to the extent there is gain in their policies, and penalties on any taxable amount if they are not age 59½ or older.

Loans taken will be free of current income tax as long as the policy remains in effect until the insured's death, does not lapse and is not a MEC. Please note that outstanding loans accrue interest. Income tax-free treatment also assumes the loan will eventually be satisfied from income tax-free death benefit proceeds. Loans and withdrawals reduce the policy's cash value and death benefit, may cause certain policy benefits or riders to become unavailable and may increase the chance the policy may lapse. If the policy lapses, is surrendered or becomes a MEC, the loan balance at such time would generally be viewed as distributed and taxable under the general rules for distribution of policy cash values.

In addition, withdrawals, policy loans and any accrued loan interest may cause your policy to lapse even if you are in a period of coverage under the No-lapse Guarantee Rider. Speak to your financial professional before taking any withdrawals or policy loans.

<sup>3</sup> The Long-Term Care Services<sup>SM</sup> Rider is available for an additional charge and does have restrictions and limitations. A client may qualify for the insurance but not the rider. It is paid as an acceleration of the death benefit.

<sup>4</sup> Loans and withdrawals reduce the policy's cash value and death benefit, may cause certain policy benefits or riders to become unavailable and may increase the chance the policy may lapse. If the policy lapses, is surrendered or becomes a MEC, the loan balance at such time would generally be viewed as distributed and taxable under the general rules for distribution of policy cash values.

<sup>5</sup> Loans taken will be free of current income tax as long as the policy remains in effect until the insured's death, does not lapse and is not a MEC. Please note that outstanding loans accrue interest. Income tax-free treatment also assumes the loan will eventually be satisfied from income tax-free death benefit proceeds.



# Keep More.

Permanent life insurance allows you to keep more of your money because it provides the potential for tax-deferred growth and gives you the ability to pass along any money through the death benefit — generally with no income taxes.

That means permanent life insurance can help you feel more in control of your and your family's financial future.

## What you get

A lower overall tax burden.

Income tax-free financial security death benefit.

Tax deferrals and the ability to change investments without capital gains.

More control over your tax bracket.

## What this means for you

Since taxes are deferred, your premiums **plus** your earnings can continue growing.

Permanent life insurance generally has an income tax-free death benefit, allowing you to pass on a larger legacy to your family.

Permanent life insurance can be a valuable part of your overall retirement income strategy. When you're building wealth, the accounts you use can either be taxable, tax-deferred or tax-free. Permanent life insurance fits in that third category — tax-free. To clarify, cash values grow tax-deferred and can generally be taken tax-free.

During retirement, you can help keep your tax bracket down by integrating potential tax-free income from permanent life insurance into the mix.





# Build More.

Unlike term insurance, permanent life insurance provides cash value, which can increase every year in a tax-deferred way — in turn, helping you grow your assets. Your permanent life insurance policy provides death benefit protection and the possibility of steady growth so you can build toward your tomorrow.

## What you get

Builds cash value over time.

Wide range of investment choices (within variable life insurance policies).

Many of the same benefits as a Roth IRA with some additional flexibility.

## What this means for you

Your cash value grows tax-deferred so you keep more of it, and you have the flexibility to take out a portion of that cash value if your circumstances change.

More flexibility to invest how you want, depending on your preferences for market stability and growth potential. You won't need to worry about paying taxes on the amounts you earn when you rebalance your portfolio.<sup>6</sup>

Permanent life insurance has no income contribution limits, allows you to withdraw money before age 59½ with no 10% IRS penalty and has no required minimum distributions (RMDs).

While there are similarities between a Roth IRA and cash value life insurance, there are also differences. A Roth IRA is an IRS plan designed to facilitate retirement savings. Cash value life insurance is a contract that builds value and provides a death benefit backed by the claims-paying abilities of the issuing life insurance company. Carefully review all the features, benefits and costs of a cash value life insurance policy with your financial professional before making a purchase.

- If your life insurance policy lapses, you will lose the death benefit and may lose substantial money in the early years.
- To be effective, you need to hold the policy until death. A life insurance policy generally takes years to build up a substantial cash value.
- Tax-free distributions will reduce the cash value and death benefit of the policy. You may need to pay higher premiums in the later years to keep the policy from lapsing.
- You must qualify medically and financially for life insurance, unlike a Roth IRA.

<sup>6</sup> Which involves market risk, including the possibility of loss of principal invested.





# What is permanent life insurance?

- Permanent life insurance is just that — permanent. As long as your policy remains in force, permanent life insurance can help you make the most of your life today while protecting the people who rely on you financially.
- **Permanent life insurance:**
  - Protects you and your family or your business, now and throughout your life
  - Allows you to access your cash surrender value through policy loans and withdrawals to help you achieve your goals and enjoy life today — whether that's putting a down payment on a home or helping your business grow
  - Provides more flexibility so it can adapt to any financial plan
  - Is more affordable than you might think

Loans and withdrawals reduce the policy's cash value and death benefit, may cause certain policy benefits or riders to become unavailable, and may increase the chance the policy may lapse. If the policy lapses, is surrendered or becomes a MEC, the loan balance at such time would generally be viewed as distributed and taxable under the general rules for distribution of policy cash values.



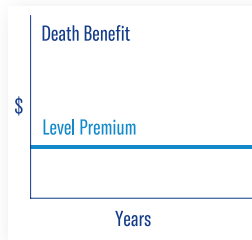
# The different types of life insurance

There are five major types of life insurance policies. While each provides unique opportunities for protection and growth, all are focused on allowing you to pursue life's possibilities and improve your life for today and the future.

## Level term insurance

### Why it may be right for you

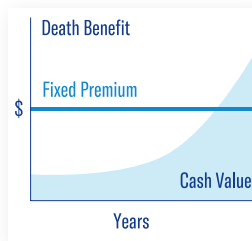
- Has a lower premium but does not build cash value over time
- Has a fixed death benefit



## Traditional whole life insurance

### Why it may be right for you

- Your premium (the amount you pay) never changes during your policy's entire duration
- Provides a guaranteed minimum cash value
- You can potentially build your cash value even more through non-guaranteed dividends
- Has a fixed or increasing death benefit

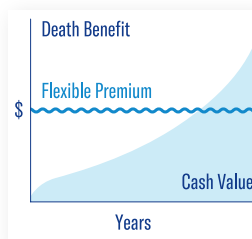


## Universal life insurance

### Why it may be right for you

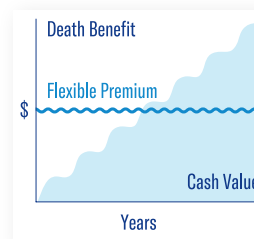
- Gives you flexibility to change the amount and timing of your premiums
- Provides the ability to build cash value, which varies by type of policy
- May provide optional guaranteed coverage for a certain number of years
- Has a fixed or flexible death benefit

#### Fixed universal life insurance



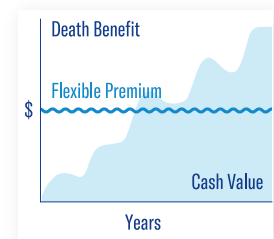
Provides the opportunity to grow your cash value through a fixed interest rate

#### Indexed universal life insurance



Provides the opportunity to grow your cash value through index-linked interest options while also potentially offering limited protection against negative performance with a floor.<sup>1</sup>

#### Variable universal life insurance



Provides the opportunity to grow your cash value through variable subaccounts (*There is investment risk, including the possible loss of principal invested.*)

**Variable universal life insurance is sold by prospectus only. The prospectuses contain more complete information about the product, including investment objectives, risks, charges, expenses, limitations and restrictions. Please read the product prospectus and consider the information carefully before purchasing a policy or sending money. You should contact your financial professional for a copy of the current prospectus.**

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, insurance charges, premium charges, administrative fees, investment management fees, surrender charges and charges for optional riders.

<sup>1</sup> There are some indexed universal life insurance policies that may provide limited protection against negative returns. Please check with the provider for further details.



# Recapping the essential

By adding permanent life insurance to your portfolio, you get more ways to protect your family, provide tax-deferred growth and potentially build your money over time — helping you protect and focus on what's most important to you.

## More flexibility, fewer restrictions. **Why?**



Financial security through a death benefit



The ability to build cash value over time with no income contribution limits



Low overall tax burden through tax deferral and a generally income tax-free death benefit



Flexibility to access your money tax-free throughout your lifetime through loans and withdrawals



The ability to withdraw money before age 59½ with no 10% IRS tax penalty — and no required minimum distributions (RMDs)



Ability to customize your benefits for additional security and some peace of mind (such as through a Long-Term Care Services<sup>SM</sup> Rider)

Loans and withdrawals reduce the policy's cash value and death benefit, may cause certain policy benefits or riders to become unavailable and may increase the chance the policy may lapse. If the policy lapses, is surrendered or becomes a MEC, the loan balance at such time would generally be viewed as distributed and taxable under the general rules for distribution of policy cash values. MEC policyholders may be subject to taxes on distributions on an income-first basis, that is, to the extent there is gain in their policies and penalties, and a 10% penalty on any growth if they are not age 59½ or older.

# Who we are



Equitable Financial Life Insurance Company is a U.S. financial services company that helps build fulfilling futures.

For more than 165 years, we've been working with clients across generations, building on what's proven and pursuing what's possible.<sup>7</sup>

**165**  
years and counting

**\$30**  
billion

In the last 25 years, we've provided clients and their families with over \$30 billion in death benefit payouts, helping them face the future with greater confidence and security.

We commit to your future as if it were our own. With tailored recommendations designed for you and with products built to meet your needs at every stage of life, we help you secure your financial well-being so you can live the life that's most meaningful to you.

Equitable Financial's affiliate, Equitable Financial Life Insurance Company of America (Equitable America), also issues life insurance policies.



<sup>7</sup> Since 1859, the history applies solely and exclusively to Equitable Financial Life Insurance Company.



## Let's get started together.

Visit [equitable.com](https://equitable.com) to learn more about how Equitable can help you plan for a future that reflects all of who you are. We're here to support you every step of the way.

Together, we'll work to turn today's goals into tomorrow's accomplishments.

A life insurance policy is backed solely by the claims-paying ability of the issuing life insurance company. It is not backed by the broker-dealer or insurance agency through which the life insurance policy is purchased or by any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of the issuing life insurance company.

Equitable Financial Life Insurance Company of America is also an issuer of life insurance policies.

Equitable Financial Life Insurance Company, Equitable Financial Life Insurance Company of America, Equitable Advisors, Equitable Network and Equitable Distributors are affiliated companies and do not provide tax or legal advice. You should rely on your own advisors on these matters.

Life insurance products are issued by either Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY) or Equitable Financial Life Insurance Company of America, an AZ stock company with an administrative office located in Charlotte, NC. When sold by New York state-based (i.e., domiciled) Equitable Advisors Financial Professionals, life insurance is issued by Equitable Financial Life Insurance Company (NY, NY). Variable life insurance is co-distributed by

affiliates Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN) and Equitable Distributors, LLC. Indexed universal and term life insurance products are co-distributed by Equitable Network, LLC (Equitable Network Insurance Agency of California in CA; Equitable Network Insurance Agency of Utah in UT; Equitable Network of Puerto Rico, Inc. in PR) and Equitable Distributors, LLC (NY, NY).

References to Equitable in this brochure 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

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