



EQUITABLE

# Equitable Term-in-10<sup>SM</sup>

Get the coverage you need in 10 minutes or less with our seamless, all-digital experience

Term-in-10<sup>SM</sup> is simple, flexible life insurance protection featuring an all-digital, noninvasive experience. It's more than just accelerated underwriting. It's a no-exam, instant-issue smart choice for people who need life insurance protection in just 10 minutes or less.

## Term-in-10<sup>SM</sup> fits into your fast-paced world

Nearly half of all Americans do not have any life insurance protection,<sup>1</sup> and 42% would face financial hardship within 6 months if the primary wage earner were to die unexpectedly.<sup>2</sup> If you're considering term life insurance to protect your family, but have heard the process takes weeks, you may want to consider Term-in-10<sup>SM</sup>.

### What is term insurance?

Term life insurance is the simplest way to provide affordable life insurance protection for temporary needs. It pays a level death benefit and does not build up cash value. This type of life insurance typically offers the most protection for your premium dollar.

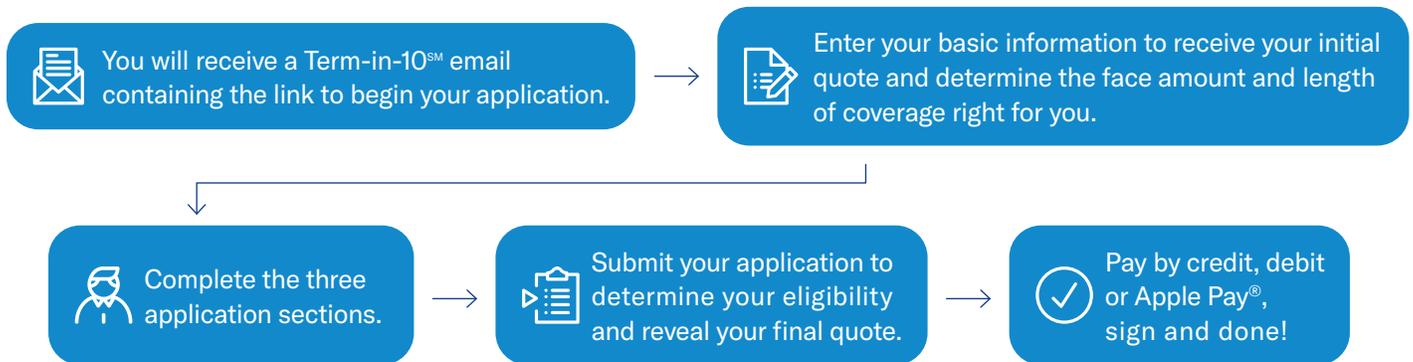
**It takes just 10 minutes or less** — Even accelerated underwriting can take several days.

**It's all digital** — That means no exams, waiting or hassles.

**Stay in control** — While your financial professional is there to guide you through the process and answer any questions, you're in control of the application.

**Pay premiums using credit, debit or Apple Pay<sup>®</sup>** — Just another way Term-in-10<sup>SM</sup> is easy and convenient.

You'll have the assistance of your financial professional throughout the entire process. Here's how it works:



1 Insurance Information Institute: [iii.org/fact-statistic/facts-statistics-life-insurance#Life%20insurance%20ownership](http://iii.org/fact-statistic/facts-statistics-life-insurance#Life%20insurance%20ownership)

2 LIMRA: [limra.com/en/newsroom/news-releases/2021/study-finds-covid-19-spurs-greater-interest-in-life-insurance](https://limra.com/en/newsroom/news-releases/2021/study-finds-covid-19-spurs-greater-interest-in-life-insurance)

## Term-in-10<sup>SM</sup>: the details

Since term insurance can be purchased in large amounts for an affordable premium, it is well-suited for shorter-term protection goals, such as extra protection until a mortgage is paid off or children are through college.

Policy length*	10 years	15 years	20 years
Available to ages:	18-60	18-55	18-50
Can convert to a permanent policy:	Within first 5 years	Within first 7 years	Within first 10 years

\* For face amounts of \$1,000,000 and below.

### Convertibility can help keep up with changing needs

If your needs change and you need coverage for an extended period of time, you have the flexibility to convert your Term-in-10<sup>SM</sup> policy to a permanent life insurance policy.

Having a term policy means you've locked in your insurability, and you won't need to give any additional evidence of insurability when you convert to permanent coverage. You can select from any of Equitable's permanent life insurance policies available at the time of conversion.<sup>3</sup>

### The difference between Term-in-10<sup>SM</sup> and traditional underwriting and how it can affect the cost of your policy

To reach a final, automated underwriting decision and pricing for your policy, Term-in-10<sup>SM</sup> uses your answers to application questions and, with your agreement, available data sources, including a prescription database check and motor vehicle report.<sup>4</sup> This process can take fewer than 10 minutes. The traditional underwriting process used by other term products, on the other hand, can take more than a month. It includes an application, data sources, as well as blood and urine samples and full medical record ordering, and allows time for an underwriter to review all this information to determine your final decision and policy cost. Given the more extensive review of your personal history and medical condition, it is likely you could pay less for a fully underwritten product. **Please consult with your financial professional for more information.**

To learn more, contact your financial professional or visit [equitable.com](https://equitable.com).

<sup>3</sup> After 5 years, we reserve the right to limit the permanent products offered.

<sup>4</sup> The underwriting for Term-in-10<sup>SM</sup> is handled by our third-party administrator, Bestow.

This product may not be for everyone who needs additional protection. Additionally, other fully underwritten comparable products may be available at a reduced premium. Please talk to your financial professional for more information.

Term-in-10<sup>SM</sup> may not be available in all jurisdictions. Some states may vary the terms and conditions.

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.

Term insurance policies are issued by Equitable Financial Life Insurance Company and 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.

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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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