

Professional athlete life insurance process

Underwriting guide

Amount

Professional athletes will be considered for up to Equitable's full retention limit: \$20 million.

- Equitable's retention is reduced to \$10 million in some situations (immigrants temporarily residing in the United States with a qualified visa, participation in hazardous sports, private pilots, ratable avocation, etc.). Please contact an underwriter to review specific scenarios and details.
- Minimum face amount of \$1 million for team-owned coverage.

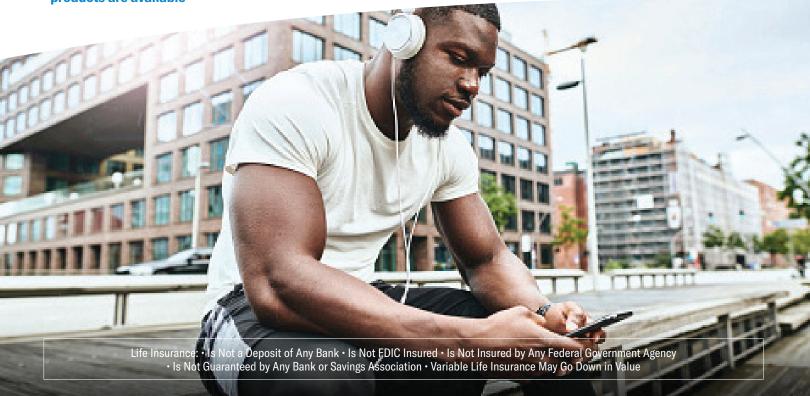
Available products

Team-owned, contract coverage: term 10 and ART only

- Permanent products may be considered if there is a clear need and justification for their use. Approval to utilize these products must be obtained prior to application submission.
- · Levelized commissions.
- Insured's contract must have 2 years or more remaining at time of application submission.

Personal coverage: all products are available

· Regular compensation schedule.



Age and amount requirements

Contract coverage

- A copy of the insured's current team contract is accepted in lieu of traditional financial requirements provided it justifies the total line of team-owned coverage.
- · Usual medical requirements apply; refer to the Life Underwriting Condensed Guide.

Personal coverage

- · All published Equitable requirements apply.
- · Usual medical requirements apply; refer to the Life Underwriting Condensed Guide.

Formal paperwork and evidence

- Equitable formal paperwork and applicable age and amount requirements are needed for underwriting approval.
- Face amounts above \$10 million, up to age 69, require the insured's application signature be witnessed by the writing agent.
 - Signature can be witnessed via video conference (e.g., Skype, Facetime).

Financial considerations

- For team-owned coverage, athletes may be considered for up to Equitable's available retention, with an ultimate total line of team-owned coverage not to exceed the value of the contract (or remaining years).
- · For personal coverage, athletes may be considered for up to Equitable's available retention.

To learn more, contact an Equitable Distributors Life wholesaler or the Life Sales Desk for more information.

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