



EQUITABLE

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

Simple, flexible life insurance protection featuring an all-digital, noninvasive experience.



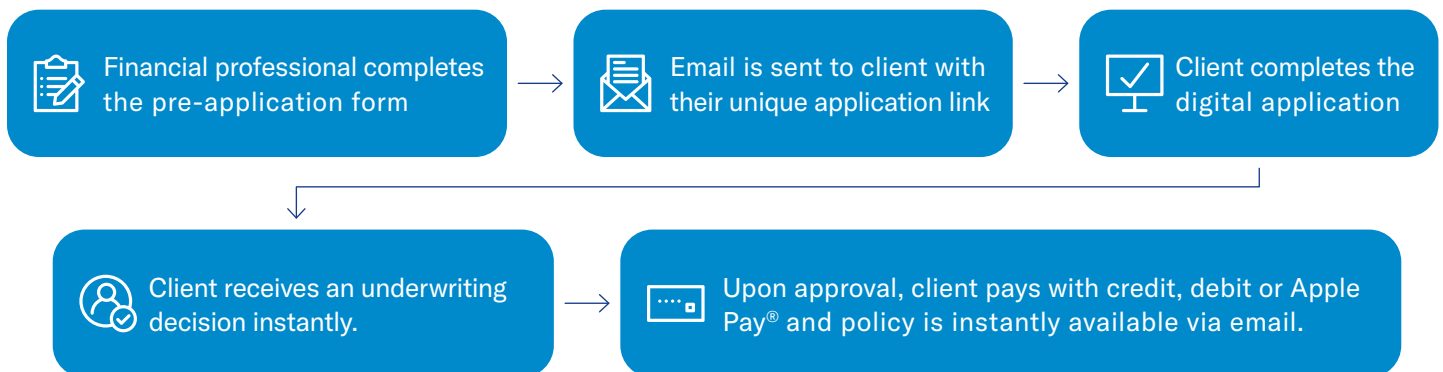
**Term-in-10<sup>SM</sup> is simple, flexible life insurance protection. This is more than just accelerated underwriting. It's a no-exam, instant-issue smart choice for financial professionals who are interested in expanding their business efficiently and want to get their clients the protection they need in just 10 minutes or less.**

## A seamless, all-digital experience for the coverage your clients need now

Your clients can apply in minutes, get a decision in seconds, and the protection they need in 10 minutes or less. With Term-in-10<sup>SM</sup>, they get a completely digital experience, with no exams, fluids or attending physician statement, customized options and the convenience to pay by credit, debit or Apple Pay<sup>®</sup> for quick, simple coverage.

## Grow your business and fully engage with clients by providing comprehensive coverage in a fraction of the time

With Term-in-10<sup>SM</sup>, you can differentiate yourself with a new product and an all-digital experience. The system manages the details without invasive client underwriting, exams, waiting or hassles. It's time well spent. You can quickly complete your clients' portfolios, enabling you to leverage your expertise and expand your business by focusing your efforts on more revenue-generating productivity — instead of managing cases through underwriting.



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

## Convertibility can help keep up with clients' changing needs

If your clients' needs change and they need coverage for an extended period of time, they have the flexibility to convert their Term-in-10<sup>SM</sup> policy to a permanent life insurance policy without needing to give any additional evidence of insurability. They can select from any of Equitable's permanent life insurance policies available at the time of conversion.<sup>1</sup>

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. For ages under 21, the maximum face amount is \$500,000.

To learn more, call the Life Insurance Sales Desk  
or visit [equitableLIFT.com/term-in-10](https://equitableLIFT.com/term-in-10).

<sup>1</sup> After 5 years, we reserve the right to limit the permanent product offered.

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

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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