

Equitable Term-in-10SM

Prequalification guidelines

Term-in-10SM is simple, flexible life insurance protection. This is more than just accelerated underwriting. It's a no-exam, rapid-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.

The following outlines our typical clients for this strategy:

Client profile



- Age range between 18–60
- Applying for up to \$1,000,000 death benefit
- U.S. citizen or permanent resident residing permanently in the United States

[Click here for current rate card.](#)

These conditions will not qualify for Term-in-10SM:

Alcohol and/or drug abuse	Huntington's disease
Amyotrophic lateral sclerosis (ALS)	Kidney disease
Aneurysm	Liver disease
Cancer (other than basal or squamous cell)	Multiple sclerosis (MS)
Chronic obstructive pulmonary disease (COPD/emphysema)	Parkinson's disease
DWI in past 5 years	Sickle cell anemia ¹
Heart disease	Systemic lupus
Hepatitis	

This list contains the most common conditions/impairments that warrant a declination. Other decline situations are possible.

¹ Sickle cell anemia trait is acceptable.

Simple, noninvasive underwriting in less than 10 minutes:

No exam **No labs** **No waiting**

Term-in-10SM issue age:

Term year	Issue age
10 year	18–60
15 year	18–55
20 year	18–50

Note: Issue age limits are based on the insured's age at their nearest birthday.

Term-in-10SM maximum total face amount:

Ages	Income multiples
18–40	30x
41–45	25x
46–55	20x
56–60	15x

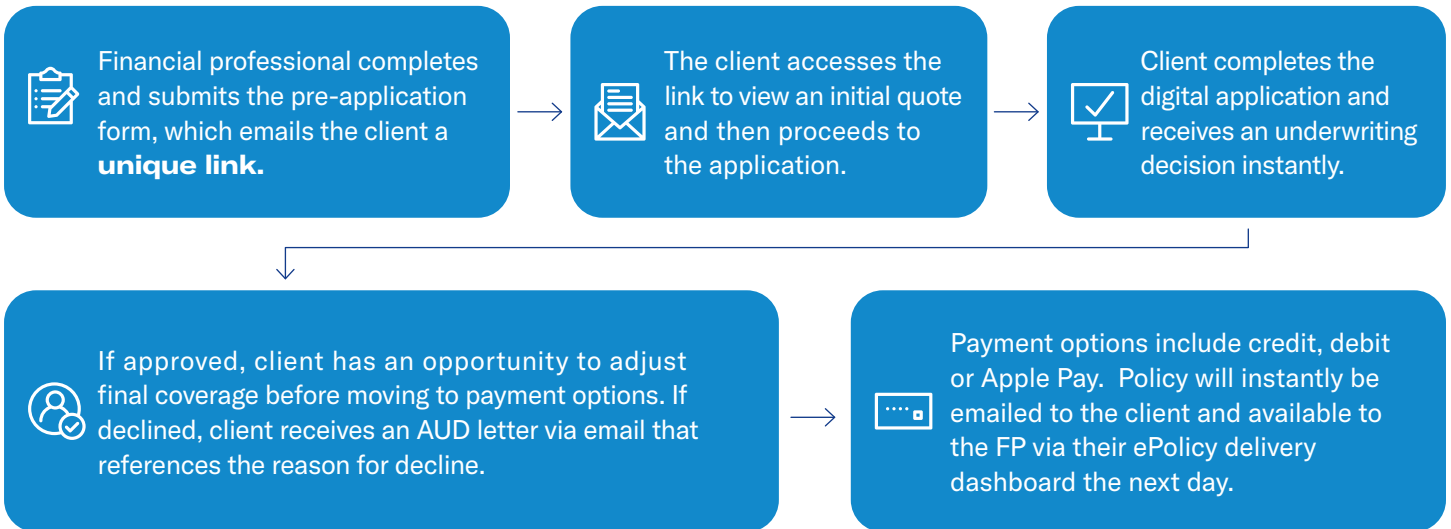
Note: Maximum total face amount includes existing coverage.

State replacement availability

Term-to-term replacements will be allowed, but only in the NAIC states:

Alabama (AL)	Hawaii (HI)	Maine (ME)	Nevada (NV)	Ohio (OH)	Vermont (VT)
Alaska (AK)	Idaho (ID)	Maryland (MD)	New Hampshire (NH)	Oregon (OR)	Virginia (VA)
Arizona (AZ)	Iowa (IA)	Mississippi (MS)	New Jersey (NJ)	South Carolina (SC)	Washington, D.C.
California (CA)	Kansas (KS)	Missouri (MO)	New Mexico (NM)	South Dakota (SD)	West Virginia (WV)
Colorado (CO)	Kentucky (KY)	Montana (MT)	North Carolina (NC)	Tennessee (TN)	Wisconsin (WI)
Connecticut (CT)	Louisiana (LA)	Nebraska (NE)	North Dakota (ND)	Texas (TX)	

Here's how it works



To learn more, call the Life Insurance Desk or visit equitableLIFT.com/term-in-10.

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-10SM 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 (NY, NY) 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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