

Fast, affordable life insurance coverage

Equitable Term-in-10SM offers the protection you need in just 10 minutes

If you're investing for retirement, planning a family, or saving for college or a home, you may be one of 41 million Americans who need life insurance coverage, but don't have it.¹ Term-in-10SM is simple, flexible term life insurance protection with an all-digital, noninvasive experience. No exam is needed, so you can apply in minutes, get a decision in seconds and receive the protection you need in just 10 minutes or less.

Why don't you have life insurance?

You might think the life insurance process takes too long, requires a medical exam or costs too much. But none of those things are true with Equitable Term-in-10SM.

Get life insurance in just 10 minutes

Don't wait weeks or even months for term life insurance coverage. Term-in-10SM takes only 10 minutes from start to finish, with no medical exams, labs or visits to a doctor's office. While this product may not be suitable for everyone, it's a fast and efficient way for healthy consumers to get coverage sooner.²

Here's how it works



Meet Rashida

- **Teacher**
- **Married homeowner**
- **Earns \$55,000/year**

Rashida is working with her Equitable Advisor to plan for retirement. She needs to protect her family and her retirement investment, but has concerns if she can afford it. Given the family's income, their existing mortgage and her retirement goals, her financial professional recommends a \$500,000 life insurance policy.

Fast	Affordable	Flexible
With Term-in-10 SM , Rashida can get \$500,000 in term coverage in just 10 minutes.	Her policy will cover her for 20 years and costs only \$26.08/month.	Within the first 10 years, she can convert her policy to any of Equitable's permanent policies if her needs change. ³

Make a smart choice. Get the coverage you need — fast.

Featuring an all-digital, noninvasive experience, Term-in-10SM is simple, flexible life insurance for people who want protection in just 10 minutes or less.

To learn more, contact your financial professional or visit equitable.com.

- 1 LIMRA 2020 Insurance Barometer Study.
- 2 Other comparable products that are fully underwritten may be available at a reduced premium.
- 3 Twenty-year term provides a 10-year conversion privilege, 15-year term provides a 7-year conversion privilege and 10-year term provides a 5-year conversion privilege.

Term life insurance is issued by Equitable Financial Life Insurance Company, NY, NY and is 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.

Term-in-10SM 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.

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 (NY, NY); Equitable Financial Life Insurance Company of America, an AZ stock company with main administrative headquarters in Jersey City, NJ; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN).

