



EQUITABLE

Success story

Equitable Term-in-10SM

Faced with a busy schedule, this Equitable Advisors branch manager tried Term-in-10SM for the first time. Now, he's convinced it's the way to go for many types of clients. Let's see why.

The situation

In performing an insurance review for a client, Hugo Castro decided to look at Term-in-10SM.

- The client needed to update a portion of their insurance portfolio.
- They were intrigued by the all-digital experience of Term-in-10SM.
- While the client was in good health, they preferred to save time with a no-exam, instant-issue approach.

The result

Hugo filled out the Term-in-10SM pre-application form, which sent the client an email with a link to start the application. The client began the simple, straightforward process, answered the questions, hit submit and had a decision in about 30 seconds. They were pleased with their rating and the offer, so they accepted and were directed to the payment portal to input their payment information. Within a couple minutes, they received an email with their new policy and all the necessary documents. In whole, it took them 7-8 minutes, even though it was a \$1 million policy, at the top of the threshold.

Reasons Term-in-10SM sold

- Seamless, digital experience for coverage in less than 10 minutes
- No APS, labs or exams were needed
- Convenient, affordable way to get the right amount of insurance coverage

Why sell Term-in-10SM?

Potential benefits for the financial professional:

- Seamless, all-digital underwriting frees up time for you and your client
- It's a way to differentiate yourself with a new product and experience
- Quickly complete your client's portfolio with simple, flexible protection
- Technology makes it easy to conduct business remotely

Potential benefits for the client:

- All-digital, noninvasive experience gets them the protection they need in just 10 minutes or less
- Stay in control of your application, while your financial professional is there to guide you through the process and answer questions if needed
- Convenient and affordable
- Convertible to a permanent policy with Equitable Financial¹



"I see Equitable Term-in-10SM for all types of clients in many different situations. This could be very useful in a business setting, for buy-sell agreements or key person, and for individuals for personal protection. It's so efficient and straightforward. I think it's the future of where we're headed for writing term insurance."

— Hugo Castro, CFP®, CLU, ChFC® | Executive Vice President Equitable Advisors, South Florida Branch

For more information, please call the Life Insurance Sales Desk or visit equitableLIFT.com/term-in-10.

1. Twenty-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. After 5 years, we reserve the right to limit the permanent product offered.

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.

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.

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY); Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with an administrative office located in Charlotte, NC; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). The obligations of Equitable Financial and Equitable America are backed solely by their claims-paying abilities.

For financial professional use only. Not for distribution to the public.

© 2026 Equitable Holdings, Inc. All rights reserved. IU-6486438.2 (3/24) (Exp. 9/26) | G2528106 | Cat. #164489 (3/24)



EQUITABLE