



Success story

Equitable Term-in-10SM

For this Equitable Advisor and her client, Term-in-10SM really was time well spent. Here's why.

The situation

When a client called Equitable Advisors Financial Professional Samantha Curtin to explore purchasing a life insurance policy, she was happy to help. However, she knew he'd had a poor experience purchasing life insurance in the past, so she wanted to make sure this time went smoothly.

- The client, a 50-year-old man, wanted a small policy.
- He was price conscious.

Samantha had heard how quick and easy the Term-in-10SM process was, so she decided to try it.

The result

While on the phone with the client, Samantha filled out the Term-in-10SM pre-application form, which sent the client an email with a link to start the application. He completed the questions to get his initial quote. He liked the price, finished the rest of the application on his own and called Samantha back in less than 10 minutes. The first thing he said was, "That was so easy!" He got the coverage he needed without the hassle.

Reasons Term-in-10SM sold

- Seamless, all-digital experience that took less than 10 minutes
- Convenient, affordable way to get the right amount of insurance coverage, for the right price
- More than just accelerated underwriting — no illustration or client profile needed, instant-issue coverage to solve an immediate need

Why sell Term-in-10SM?

Potential benefits for the financial professional:

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

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



"When it comes to making the sale, Term-in-10SM is nothing like anything I've ever experienced in the life insurance world.

It's instant gratification for both me and the client. That's exciting!"

— Samantha Curtin, MBA, Equitable Advisors, Southern California Branch/Pacific Complex

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.

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