



EQUITABLE

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

## Frequently asked questions

**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.**

### 1 How does Term-in-10<sup>SM</sup> differ from Equitable Financial's other term products?

The Equitable's Term-in-10<sup>SM</sup> process is a collaboration of Equitable and Bestow. Bestow is the third-party administrator, providing an all-digital purchase experience, which includes application processing, underwriting, policy issue, policy administration and customer service. Term-in-10<sup>SM</sup> is issued by Equitable Financial.

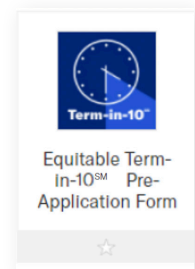
### 2 How do financial professionals access Equitable Term-in-10<sup>SM</sup>?

The process begins with the financial professional completing the pre-application form.

There are two ways to access the pre-application form.

Access Term-in-10<sup>SM</sup> through the Advisor portal by Tools > Looking for favorite tools? > Equitable Term-in-10<sup>SM</sup> icon (as shown on the right and set this as a favorite for easy access)

Or Menu > Life Insurance > Term-in-10<sup>SM</sup>



### 3 What is the compensation schedule for this product?

Same compensation schedule as Term Series 160 and PCs will post within 24 hours of being in force.

### 4 How long will the application link in the initial email work?

The link sent to the client will be active for two weeks.

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## 5 What happens if the client does not receive the link?

The client's financial professional should call our Life Insurance Sales Desk at (800) 289-1101, option 1 to report the problem.

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## 6 What happens if the client receives the link but it does not work?

The client should call Bestow Customer Service directly at (877) 903-1081.

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## 7 Upon approval, how long does the client have to pay the premium to place their policy actively in force?

Clients have up to 60 days from time of approval. Premium is accepted by credit, debit and Apple Pay®.

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## 8 Are changes to this policy allowed post issue?

Policy changes, such as face amount increases/decreases, are not allowed on this product. Any changes to the customer's information, such as address or updating a payment method, will be handled by Bestow customer service.

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## 9 How long is the grace period on this product?

Sixty-day grace period in all states.

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## 10 What is the reinstatement period?

Three years in all states.

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## 11 How is the client profile satisfied for a Term-in-10<sup>SM</sup> application?

The client profile is satisfied by the financial professional completing the pre-application form.

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## 12 Where can the financial professional access supplemental forms for Term-in-10<sup>SM</sup>?

There will be no supplemental forms required. All forms required will be satisfied by the financial professional and client through the pre-application form and application. Any forms required to make in force changes can be accessed by the client through the Bestow customer portal.

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## 13 Can someone apply for a Term-in-10<sup>SM</sup> application at the same time as an Equitable Financial or Equitable America permanent application?

They can, but it is important that you are submitting the Term-in-10<sup>SM</sup> application first. If they submit the permanent application first, the Term-in-10<sup>SM</sup> will be rejected as ineligible since an application was submitted to EQH within 60 days of the Term-in-10<sup>SM</sup>.

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## 14 Who can the financial professional contact regarding an underwriting decision or decline?

Those inquiries should be directed to the Bestow customer service line. Bestow will only be able to give very general information due to the nature of the underwriting engine.

Example: “Client was declined due to MVR results.”

The client will receive an email reflecting the decision that is accompanied by a letter in the form of a secured attachment.

Example: In situations where further clarification is needed from the MIB in order to approve the application, the attachment they receive accompanying that email would have directions on how they can contact MIB directly to obtain this information. They will only receive information on how to contact MIB for full results when it leads to a decline. This would not happen for an approval.

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## 15 What happens when your client is declined or postponed?

Given the expedited experience and privacy restrictions, information available to the financial professional regarding a decision is minimal.

Your client will receive notification of the decision on the eApp platform at the conclusion of the application. At this time, they will also be advised they should be on the lookout for an AUD letter via email with additional details regarding this decision. Your client will be encouraged to review that letter before reaching out to you as their financial professional to explore if there are any alternative coverage options.

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## 16 For Term-in-10<sup>SM</sup> cases that do not get approved, are there any other options for my clients?

In these situations, please contact Equitable Network, as they can assist in finding a carrier best suited for your client's specific term insurance needs. Click on your branch below for more information about contacting the relationship manager assigned to your territory.

**Branches:**

Alabama/Gulf Coast • Central FL • Edison • Empire • Georgia • Great Plains • Illinois • Jacksonville • Kansas City • Minnesota • Puerto Rico • Southern Florida • St. Louis • Tennessee • The Capital • Wisconsin

**Branches:**

Atlantic • Boston • Connecticut • Philadelphia • Southern California

**Branches:**

Carolinas • Great Lakes • Mid America • Northern CA/HI • Oklahoma City • Pacific Northwest • Pittsburgh • Rocky Mountains • South Central • Southwest • Texas

**Branches:**

Long Island • NY Metro

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## 17 How do I get more information regarding an approval rate that is different than what was anticipated?

Given the expedited experience and privacy restrictions, information available to the financial professional regarding a decision is minimal. In these scenarios, it is recommended the financial professional speak with their client who will learn more through the process and related notifications. Should a financial professional have any technical questions related to the decision or process, they should reach out to Bestow customer service directly.

## 18 Would an applicant be able to apply with Equitable for either a permanent policy or a \$1m+ Term series policy if they were declined, postponed or ineligible for Term-in-10<sup>SM</sup>?

Yes, clients who were approved without coverage being placed, declined or postponed by Bestow may pursue coverage through traditional underwriting. However, they are not eligible for Easy Underwriting, and traditional evidence of insurability (paramed, labs, etc) would be required. Clients who placed coverage inforce through Term-in-10<sup>SM</sup> may pursue additional coverage through traditional underwriting and would qualify for Easy Underwriting.

## 19 Would a decline for financial ineligibility due to insufficient income for Term-in-10<sup>SM</sup> be reported to MIB?

MIB is coded in the same manner as traditionally underwritten business. Financial ineligibility due to income not supporting the requested face amount would not result in MIB coding.

- If an applicant who is completely healthy (with no health history), and the application is closed out because Equitable Financial was unable to validate the client's identity, would that be considered a "decline" on a subsequent application? If we are unable to appropriately validate an applicant's identity, they will not be eligible for Term-in-10<sup>SM</sup>. This does not constitute a decline. There will be no further underwriting action taken or MIB reporting.

## 20 Can my client have more than one Term-in-10<sup>SM</sup> policy?

No. At this time, one Term-in-10<sup>SM</sup> policy per policyholder is allowed.

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

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 (Equitable Financial) 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.

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.

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