



EQUITABLE

Term-in-10SM Product Guide

Term 10

Term 15

Term 20

Policy Form #'s ICC20-161-LT, 161-LT, or state variations

Term-in-10SM

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Introducing Term-in-10SM

Term-in-10SM is the newest addition to the Equitable Financial term portfolio and features an all-digital non-invasive experience. Guided by their Financial Professionals, clients can apply in minutes, get a decision in seconds, and the protection they need in 10 minutes or less.

Term-in-10SM is level term coverage offered through a completely digital experience, with no exams, fluids, or attending physician statements. It also features customized options and the convenience to pay by credit card for quick simple coverage.

The application processing, underwriting, and servicing of Term-in-10SM policies will be provided by our third-party administrator, Bestow.

Term-in-10SM is available for the following policy durations:

- Term 10
- Term 15
- Term 20

Term-in-10SM will be issued by Equitable Financial Life Insurance Company (Equitable Financial) in all approved jurisdictions. Term-in-10SM will not be offered in Puerto Rico.

Term-in-10SM will be sold in non-qualified markets only.

Highlights | Term-in-10SM

- **Completely digital experience** – no exams, fluids or attending physician statements.
- **10 minutes or less** from application to policy issue.
- **Competitive** premium rates.
- **Convertible** during the first half of the level term period.
- **Convenience** of paying by credit card, debit card or Apple Pay.
- **Policy servicing and administration** provided by Bestow.

At-a-Glance | Term-in-10SM

Feature	Details					
Product Names	<table border="1"> <thead> <tr> <th>MARKETING NAME</th> <th>LEGAL NAME</th> </tr> </thead> <tbody> <tr> <td>Term-in-10SM</td> <td>Non-Renewable Level Term Life Insurance</td> </tr> </tbody> </table>		MARKETING NAME	LEGAL NAME	Term-in-10 SM	Non-Renewable Level Term Life Insurance
MARKETING NAME	LEGAL NAME					
Term-in-10 SM	Non-Renewable Level Term Life Insurance					
Descriptions	<p>Term 10, Term 15 & Term 20 (Level Term)</p> <p>Non-participating, non-renewable level premium term products with premiums that are guaranteed level for the entire 10-, 15- or 20-year level premium period, respectively. All premiums are guaranteed.</p>					
Policy Ownership	<p>The policy owner must be the insured.</p> <p>Bestow supports one Term-in-10SM policy per policy owner.</p>					
State Availability	<p>Refer to the state availability chart located on the Term-in-10SM product page on equitable.com.</p>					
Collateral Assignments	<p>Collateral assignments for Term-in-10SM are available by following the process mentioned on page 30 and page 35 of this product guide.</p>					
Qualified Plans	<p>Term-in-10SM products are not available for sale in qualified pension, profit-sharing and other ERISA plans. They will not be used with 412(e) plans.</p>					
Replacements	<p>Term to Term replacements can be requested subject to state availability as outlined below.</p> <p>Replacements to Term-in-10SM can be requested in the following states: <i>AL, AK, AZ, CA, CO, CT, DC, HI, IA, ID, KS, KY, LA, ME, MD, MS, MO, MT, ND, NE, NH, NJ, NM, NC, NV, OH, OR, SC, SD, TN, TX, UT, VT, VA, WV and WI.</i></p> <p>Replacements to Term-in-10SM are NOT available in the following states: <i>AR, DE, FL, GA, IL, IN, MA, MI, MN, NY, OK, PA, RI, WA and WY.</i></p> <p>If a Term-in-10SM policy is replacing an Equitable term policy, the appropriate Equitable surrender form will be required for the term policy being replaced.</p>					
Gender	<p>Male, Female, and Unisex. Unisex is required in Montana.</p> <p>We use 80/20 Male/Female blend for unisex rates.</p>					
Minimum Face Amount	<p>\$100,000</p> <p>Face amounts are available in \$50,000 increments.</p>					
Maximum Face Amount	<p>\$1,000,000</p>					
Underwriting Classes	<p>Elite (Non-Tobacco User only)</p> <p>Preferred (Non-Tobacco User only)</p> <p>Select Non-Tobacco</p> <p>Select Tobacco</p>	<p>Essential Non-Tobacco</p> <p>Essential Tobacco</p> <p>Essential Plus Non-Tobacco</p> <p>Essential Plus Tobacco</p>				

Feature	Details								
Issue Ages	<table border="1"> <thead> <tr> <th>PRODUCT</th> <th>ISSUE AGE</th> </tr> </thead> <tbody> <tr> <td>Term 10</td> <td>18 – 60*</td> </tr> <tr> <td>Term 15</td> <td>18 – 55</td> </tr> <tr> <td>Term 20</td> <td>18 – 50</td> </tr> </tbody> </table> <p>Age is calculated based on age nearest birthday.</p> <p>* Issue ages 56-60 must qualify for the Select, Preferred or Elite rate class.</p>	PRODUCT	ISSUE AGE	Term 10	18 – 60*	Term 15	18 – 55	Term 20	18 – 50
PRODUCT	ISSUE AGE								
Term 10	18 – 60*								
Term 15	18 – 55								
Term 20	18 – 50								
Rate Bands	<p>\$100,000 – 249,999</p> <p>\$250,000 – 499,999</p> <p>\$500,000 – 1,000,000</p>								
Premiums	Fixed premium product. Premiums are guaranteed level for the entire 10, 15- or 20-year term. Regularly scheduled premiums are required to keep the policy in force.								
Premium Payment Modes	Systematic monthly via credit card, debit card or Apple Pay								
Policy Fee	<table border="1"> <thead> <tr> <th>MODE</th> <th>POLICY FEE*</th> </tr> </thead> <tbody> <tr> <td>Systematic Monthly</td> <td>\$ 9</td> </tr> </tbody> </table> <p>*The policy fees are non-commissionable, payable with each premium payment and do not vary by face amount.</p>	MODE	POLICY FEE*	Systematic Monthly	\$ 9				
MODE	POLICY FEE*								
Systematic Monthly	\$ 9								
Term Conversion Periods	<p>Convertible through the end of the conversion period as defined below:</p> <table border="1"> <thead> <tr> <th>PRODUCT</th> <th>CONVERSION PERIOD</th> </tr> </thead> <tbody> <tr> <td>Term 10</td> <td>5 years</td> </tr> <tr> <td>Term 15</td> <td>7 years</td> </tr> <tr> <td>Term 20</td> <td>10 years</td> </tr> </tbody> </table>	PRODUCT	CONVERSION PERIOD	Term 10	5 years	Term 15	7 years	Term 20	10 years
PRODUCT	CONVERSION PERIOD								
Term 10	5 years								
Term 15	7 years								
Term 20	10 years								
Term Conversion Privilege	<p>We will allow conversion, until the end of the conversion period, to any permanent plan of insurance we choose to make available on the date of the conversion.</p> <p>Premiums for the new policy will be based on the insured’s attained insurance age at the time of conversion and the closest comparable risk class as determined by Equitable Financial. See chart on page 14.</p> <p>Note that conversion to a permanent plan is subject to Equitable Financial or affiliates rules then in effect as to plan, age and class of risk. The premiums for the new policy will be based on the closest comparable risk class.</p> <p>Conversions of Term-in-10SM are <i>Not</i> eligible for the following:</p> <ul style="list-style-type: none"> • Rate reductions • Addition of riders • Face increases (only straight conversions will be allowed) • Owner change during conversion process • Term Conversion with Long-Term Care ServicesSM Rider (LTCSR) program • Clients who convert their Term-in-10SM policy are ineligible for new Term-in-10SM coverage. 								

Feature	Details						
Term Conversion Credit	Term conversion credits are not available with Term-in-10 SM .						
Partial Term Conversion	Partial conversions are not supported due to the inability to reduce the face amount on Term-in-10 SM policies. If a client requests a conversion at a face amount below their Term-in-10 SM policy's face amount and requests that their remaining term coverage be terminated, the conversion will be supported.						
Renewal Provisions	<p>There is no renewal provision for Term-in-10SM. After the initial premium guarantee period expires, reapplication for another level premium guarantee period is not allowed.</p> <p>However, your client can reapply for a new policy at the end of the level premium guarantee period. A new policy is subject to full new business underwriting.</p> <p>You will receive first year compensation if your client purchases a new policy at the end of the level term period.</p>						
Face Amount Changes	Face Amount increases and decreases are not permitted.						
Policy Form Numbers	<table border="1"> <thead> <tr> <th>PRODUCT</th> <th>POLICY FORM #</th> </tr> </thead> <tbody> <tr> <td>Term 10</td> <td rowspan="3">ICC20-161-LT, 161-LT, or state variations</td> </tr> <tr> <td>Term 15</td> </tr> <tr> <td>Term 20</td> </tr> </tbody> </table>	PRODUCT	POLICY FORM #	Term 10	ICC20-161-LT, 161-LT, or state variations	Term 15	Term 20
PRODUCT	POLICY FORM #						
Term 10	ICC20-161-LT, 161-LT, or state variations						
Term 15							
Term 20							
Requests to Save Age	Backdating to save issue age is not allowed.						
Free-Look Provision	The policy has a 30-day free-look period and may be cancelled under the "Right to Examine" provision. If the policy is cancelled, we will refund all premiums paid.						
Cash Surrender Value	These products have no cash surrender value. If a request to terminate the policy is received from the owner in good order, coverage will be terminated. Any unearned premium will be refunded, and any compensation paid on the unearned premium will be recovered.						
Loans & Partial Withdrawals	These products have no cash value. Loans and Partial Withdrawals are unavailable.						
Ratings Reductions	Rating reductions are not permitted.						
Riders	No riders are available.						
Third Party Administrator	The application processing, underwriting, and servicing of Term-in-10 SM policies will be provided by our third-party administrator, Bestow.						

Death Benefit | Term-in-10SM

Term-in-10SM contracts provide a death benefit if the insured dies while the policy is in effect.

- The insurance benefit payable at death equals the policy's face amount, plus any adjustment for unearned premiums or minus any deduction for any premium due.
- Interest (if any) is added to the death proceeds in accordance with Interstate Compact standards or applicable state law. The interest, if required, is computed at a rate Equitable Financial determines, but not less than the rate required by Interstate Compact standards or any applicable state law.

Equitable Financial has the right to contest the policy as indicated in the policy. In addition, the suicide exclusion may apply, or if the age or gender of the insured has been misstated, Equitable Financial may adjust the death benefit accordingly as stated in the policy form – "If the Insured Person's age or sex has been misstated, any benefits will be those that the premium paid would have purchased at the correct age or sex."

All Term-in-10SM products provide a level death benefit where coverage terminates at the end of the level term period.

Premiums | Term-in-10SM

These are scheduled premium products. Payment of regularly scheduled premiums is required to maintain coverage.

The basic annual premium is calculated using the traditional premium formula. The formula takes the premium rate per thousand for the insured's gender, issue age, face amount, underwriting class and tobacco user status, multiplies the rate by the number of thousands of face amount, and then adds the annual policy fee. There is no modal factor, therefore, the monthly premium will be the annual premium divided by 12.

Premium Limits

There is no minimum premium requirement provided the required minimum face amount for the product is met. Irregular premiums are not permitted with term products.

Premium Modes

The only payment mode is systematic monthly via credit card, debit card or Apple Pay. The policy fee is non-commissionable, payable with each premium and does not vary by face amount.

MODE	POLICY FEE
Systematic Monthly	\$ 9

Refund of Premiums

The policy provides that the policyowner may cancel the policy and receive a refund of any unearned premium by contacting Bestow, the third-party administrator for Term-in-10SM. The coverage ends on the date the request is received by Bestow. Commissions are recovered on any unearned premium refunded.

Premium Structure | Term-in-10SM

Term 10, Term 15, and Term 20 are non-renewable level term policies with premiums that are guaranteed to remain the same for the first 10, 15, and 20 policy years, respectively. These premiums are called the Initial Level Premiums. After the 10th, 15th, or 20th policy year, the coverage terminates.

Initial Level Premiums

The Initial Level Premium are premiums that are guaranteed to remain the same for the initial term of the policy. Initial Level Premium rates for non-substandard policies vary by issue age, gender, tobacco user status, and risk class of the insured as well as by face amount rate band.

Unisex

The 80/20 Male/Female blend for unisex rates will be used for cases in Montana, which require unisex rates.

Policy Changes | Term-in-10SM

Face amount changes, rating reductions, and tobacco user status changes are not permitted.

Any changes to the policyowner's information such as address, beneficiary, or payment method will be handled by Bestow. Clients may use the Bestow Customer Portal or call Bestow directly.

Policy Lapse | Term-in-10SM

Grace Period

Term-in-10SM products have a 61-day grace period for payment of each premium. The insurance continues during the grace period. If a premium is not paid by the end of its grace period, the policy will lapse as of the premium due date. If this occurs, all insurance ends at the end of the grace period.

If the insured dies during the 61-day grace period, a past due premium covering one policy month is deducted from the Death Benefit payment.

Policy Reinstatement

Your client may reinstate his/her term policy within three years after lapse, but not later than the Final Term Expiry date found on the policy Page 3. The lapsed term policy can be reinstated after the Grace Period has expired under the following conditions:

- The insured person is alive on the date of the reinstatement
- The policy owner did not request termination of the term policy
- The request is made within three years after lapse
- Satisfactory evidence of insurability is provided
- All overdue premiums are paid with interest compounded annually.

Underwriting | Term-in-10SM

Underwriting Classes

The following underwriting class and Tobacco-User status combinations are available with Term-in-10SM products. There are no permanent or temporary flat extras.

UNDERWRITING CLASS	TOBACCO-USER STATUS
Elite	Non-Tobacco User Only
Preferred	Non-Tobacco User Only
Select	Non-Tobacco User
Essential	Non-Tobacco User
Essential Plus	Non-Tobacco User
Select	Tobacco User
Essential	Tobacco User
Essential Plus	Tobacco User

Issue Ages

The following product and issue age combinations are available with Term-in-10SM.

PRODUCT	ISSUE AGE
Term 10	18 – 60*
Term 15	18 – 55
Term 20	18 – 50

Age is calculated based on age nearest birthday.

*Issue ages 56-60 must qualify for the Select, Preferred or Elite rate class.

Backdating to Save Age

Backdating to save age is not allowed.

Unisex Rates

Unisex rates are used in Montana.

Change in Underwriting Classification

A change in an insured person's underwriting class after policy issue is not allowed.

Underwriting Programs

The following underwriting programs are not available with Term-in-10SM:

- International Underwriting Program
- U.S. Expatriate Program (USEUP)
- Smart Total Evaluation Program (STEP)
- L.I.F.E. Program – Life Insurance for Employees
- Preferred Client Underwriting Program

Foreign Travel

Term products are available for use if there is foreign travel by U.S. Citizens and Permanent residents, subject to current underwriting guidelines.

Prequalification Guidelines

Term-in-10SM is available to U.S. citizens and Green Card holders residing permanently in the United States.

The following 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	Sickle cell anemia [†]
Heart disease	Systemic lupus
Hepatitis	[†] Sickle cell anemia trait acceptable

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

Term Conversions | Term-in-10SM

Term Conversion Privilege

Current conversion rules provide that your client may convert to a wide array of the permanent products Equitable Financial or its affiliates offer at the time of conversion, subject to our rules then in effect as to plan, age and class of risk.

Any conversion will be subject to Equitable Financial's conversion rules then in effect. Please note that Equitable Financial may change the permanent products it makes available for conversion at any time.

By converting their term policy, policy owners can enjoy the benefits of permanent life insurance death benefit protection and the potential for tax deferred cash value accumulation. Where the need for death benefit protection is not a temporary need, permanent insurance often is a better strategy because term insurance generally becomes cost prohibitive at older ages. In situations where your clients bought term insurance because of limited cash flow, it is important to remind them of the opportunity to convert to permanent insurance when their financial situation improves.

Term Conversion Provision

Term 10, Term 15, and Term 20 may be converted to any permanent policy that is available at the time of conversion subject to our rules then in effect as to plan, age and class of risk without submitting evidence of insurability before the 5th, 7th and 10th policy anniversary, respectively.

PRODUCT	CONVERSION PERIOD
Term 10	5 years
Term 15	7 years
Term 20	10 years

Term Conversion Guidelines

- Partial conversions are not supported due to the inability to reduce the face amount on Term-in-10SM policies. If a client requests a conversion at a face amount below their Term-in-10SM policy's face amount **and** requests that their remaining term coverage be terminated, the conversion will be supported.
- At this time, clients who convert their Term-in-10SM policy are ineligible for new Term-in-10SM coverage.
- Face increases and rate reductions are not permitted on converted policies.
- No riders may be added to converted policies.
- Owner changes are not permitted during the conversion process.

- Term-in-10SM conversions are not eligible for the Term Conversion with LTCSR program.
- Premiums and charges for the new policy will be based on the insured's then attained insurance age and the closest comparable risk class as shown in the chart below. Note: The name of the underwriting rate class on the new permanent product will be different from the underwriting rate class on the original term policy since the new permanent product will not have the same underwriting structure as the original term policy.

TERM-IN-10 SM RATE CLASS	EQUITABLE CONVERSION EQUIVALENT CLASS
Elite Non-Tobacco	Preferred
Preferred Non-Tobacco	Standard Plus
Select Non-Tobacco	Standard
Essential Non-Tobacco	Standard Table C
Essential Plus Non-Tobacco	Standard Table E
Select Tobacco	Standard Tobacco
Essential Tobacco	Standard Tobacco Table C
Essential Plus Tobacco	Standard Tobacco Table E

Policyowner Communications Regarding Term Conversions

Reminder notices will be sent to policyowners to alert them that their policy's term conversion period is nearing an end.

Compliance | Term-in-10SM

Licensing

Financial professionals must be appointed by Equitable Financial and hold a regular life insurance license for the state in which the sale is solicited, the application is signed, where the owner resides and where the policy is delivered.

Financial professionals are reminded that it is permissible to take an application only if:

- (a) the financial professional has the appropriate license in that state;
- (b) the state has approved the product; and
- (c) there is a "reasonable nexus" i.e., a connection exists between the applicant and the state where the application is taken. An example of reasonable nexus is when the applicant either resides or works in the state where the application is taken. Financial professionals are cautioned that the underwriter will reject a case where reasonable nexus does not exist.

Illustration/Premium Quote Requirements

Term 10, Term 15, and Term 20 are designated under the NAIC Sales Illustration Model Regulation to be marketed without a sales illustration. A premium quote will be displayed for the client prior to completing the application. The initial quote is based on the client's age, gender, BMI, tobacco use, and the assumption that the client is generally healthy.

Cost Disclosure Notice

A Cost Disclosure Notice will be included with the electronic policy documents where required by applicable state regulation.

Buyer's Guide

A Buyer's Guide that conforms to applicable state regulations is required and will be included with the electronic policy documents.

Free Look Period

The policy contains a 30-day free-look provision in all states. The free-look provision will provide for a refund of premium paid. All compensation paid is recovered in full if the policy is cancelled during the free-look period.

Delivery of Policy Documents

Policy documents are delivered electronically to the policyowner's email address upon payment of the first monthly premium. Compensation is generated when the policy is issued and paid.

Register Date

The register date is the date the first monthly premium is paid which puts the policy in force. Premiums will be due and drafted on this day every month.

If the premium draft date lands on a date that doesn't occur in the given month, the payment will be processed on the last day of the month. For example, if a client purchases a policy on January 31, 2022, the payment dates for subsequent months will be the following:

- Feb 28, 2022
- Mar 31, 2022
- Apr 30, 2022
- May 31, 2022
- ...and so on

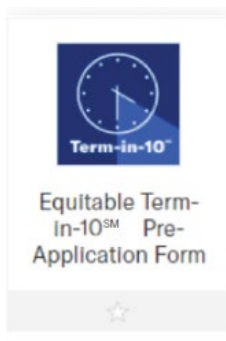
Application Process for Term-in-10SM

Pre-Application Form

The process begins with the Financial Professional completing the pre-application form.

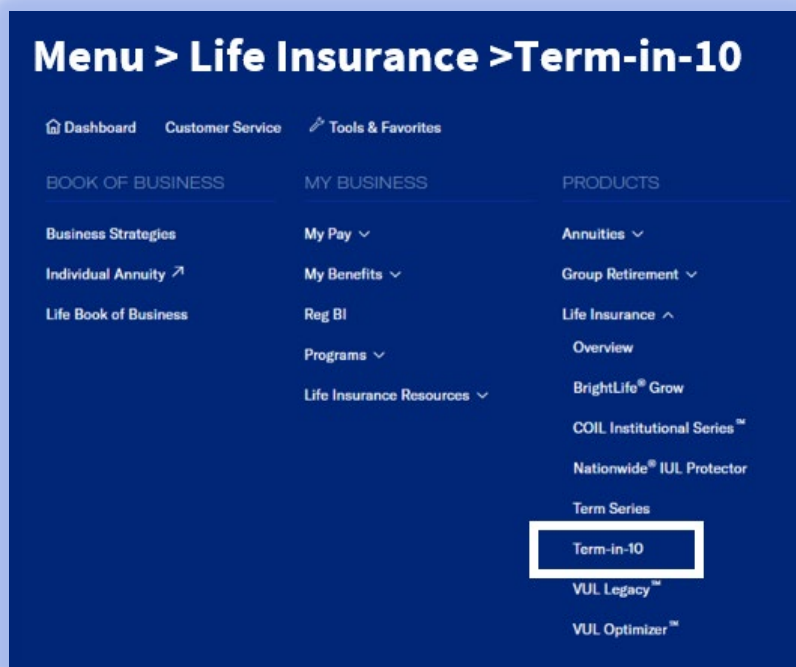
There are two ways to access the pre-application form.

- I. Access Term-in-10SM through the Advisor Portal by Tools → Looking for Favorite Tools? → Equitable Term-in-10SM icon (as shown below)



Or


- II. Menu → Life Insurance → Term-in-10SM icon



Within the pre-application form, the contract state will be validated.

The FP will not be able to move forward if the FP is not licensed in the state of sale.


General information is captured on the left side of the screen including the name of client and email address where the hyperlink for the client application should be sent.



Equitable Term-in-10™ pre-application form

Client Information
All fields required

Client Name
First name: Last Name:

Client Date of Birth:  Client Residence/Contract State:

Product term selection:

Recommended Face Amount
(please note: Maximum face amount for ages 18-20 is \$500,000)

Client email:

Confirm email:

Is the client a U.S. citizen or permanent resident (Green Card holder)? Yes No

Does the client have existing insurance? Yes No

I have reviewed the replacement information and possible replacement consequences with my client. I authorize my digital signature to be used on the required replacement form included with the application. By selecting Adopt and Sign, I agree that the signature and initial will be the electronic representation of my signature and initials for all purposes when I (or my agent) use them on documents, including legally binding contracts – just the same as a pen and paper signature or initial.

Signature: 03/23/2022

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Commission Split Information, if applicable, is entered on the right side of the screen.

Up to 5 additional agents can be specified.

Agent Information

Agent name

Michael Roth

Agent code

066175

Agent Phone no

(111) 222-4444

Are there additional agents? * Yes No

[Add Additional Split](#)

Primary Agent ID *

066175

Split % *

100

Additional Agent ID *

0



Additional Agent ID *

0



Additional Agent ID *

0



Additional Agent ID *

0



Additional Agent ID *

0



If the case is a replacement,

check the "yes" radio button after the question, "Does the client have existing insurance?" and answer the reflexive questions that appear.

Confirm email *

Is the client a U.S. Citizen or Permanent Resident (Green Card holder)? * Yes No

Does the client have existing insurance? * Yes No

Total amount of insurance
Inforce and/or pending

Did the client want to have the NAIC replacement notice read aloud to him/her? * Yes No

Is this a replacement, is the client considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating the existing policy or contract? * Yes No

[NAIC replacement form](#)

This is a term policy to term policy replacement? * Yes No

Select Company *

Policy number *

Replace or Finance? * Replace Finance

I have reviewed the replacement information and possible replacement consequences with my client. I authorize my digital signature to be used on the required replacement form included with the application. By selecting Adopt and Sign, I agree that the signature and initial will be the electronic representation of my signature and initials for all purposes when I (or my agent) use them on documents, including legally binding contracts - just the same as a pen-and-paper signature or initial.

Signature

10/07/2021

Submit

Reset

Upon clicking “submit”, the following requirements are either removed or automatically fulfilled by the front-end form:

- ✓ Client Profile
- ✓ FP Certification
- ✓ ProServ Suitability Requirements
- ✓ NAIC Replacement Form
- ✓ Replacement Sales Material Form
- ✓ RAF

Clicking “submit” also begins the client experience portion of the application process. An email is generated to the client containing a link to the Term-in-10SM application.

Also, the FP will be given email notifications for the following actions as the client progresses through the process:

- Client is declined
- Client is approved
- Client’s policy is bound/inforce
- Client has not clicked on referral link after 48 hours
- Client has not started their application for 48 hours after viewing the quoting tool
- Client has received an offer but not accepted it after 24 hours

For any questions or issues related to the Term-in-10SM pre-application process, please contact the Equitable Life Sales Desk.

Term-in-10SM Client Experience

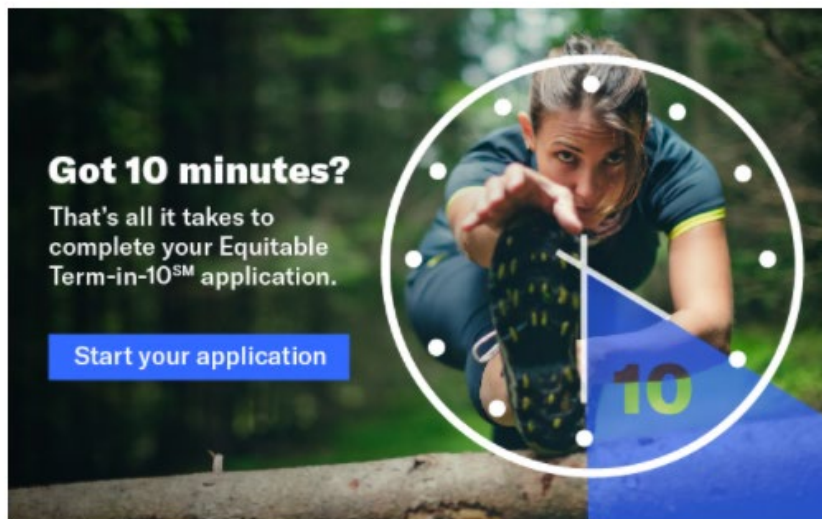
The client experience involves 5 easy steps

1. Receive a Term-in-10SM email with a link to begin the application
2. Enter basic information to receive an initial quote and determine face amount and coverage that’s right for them
3. Complete the three application sections
4. Submit application to determine eligibility and reveal final quote
5. Enter payment information, sign and once payment is accepted the policy documents can be accessed via the client portal

Let’s take a closer look at each of these steps.

Client Experience Step 1: Client will receive a Term-in-10SM email with a link to begin the application.

The link is valid for 2 weeks from date of receipt.



Congratulations! You've taken the first step to protect what matters most, with Equitable Term-in-10SM life insurance.

With Term-in-10SM, you get a seamless, all-digital experience for the coverage you need in just 10 minutes or less. There's no exam, wait or hassle.

Prior to applying, access important information about the Term-in-10SM process, product, pricing, features and disclosures by clicking here: [Term-in-10SM brochure](#).

Let's get started

Start your application and get the coverage you need in 10 minutes or less! Contact Mark Rolnick, your financial professional, so you can walk through the quick application process together.

bestownewapplicationtest@equitable.com

[Start your application](#)

Please do not reply to this message. This email was automatically generated.

Client Experience Step 2: Client will enter basic information to receive an initial quote and determine the face amount and coverage that's right for them.

The initial quote is based on the client's age, gender, BMI, tobacco use, and the assumption that the client is generally healthy.

Start with a quote

Free, instant quote. Coverage today, if approved.

Gender: Female

Date of Birth: 02/04/1973

Height: 5'3"

Weight: 130

State: SD

I currently use nicotine products.

Get quote

This product is offered with our third party administrator, Bestow. Term life insurance is issued by Equitable Financial Life Insurance Company and is distributed by Equitable Distributors, 1345 Avenue of the Americas, New York, NY 10105.

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 and TN). The obligations of Equitable Financial and Equitable America are backed solely by their claims-paying abilities.

Client can adjust the face amount and term to view various price points before applying.

ESTIMATED MONTHLY RATE

\$24

ADJUST COVERAGE AMOUNT

\$100,000

\$100,000 to \$1,000,000

ADJUST TERM LENGTH

10 Years

10 15

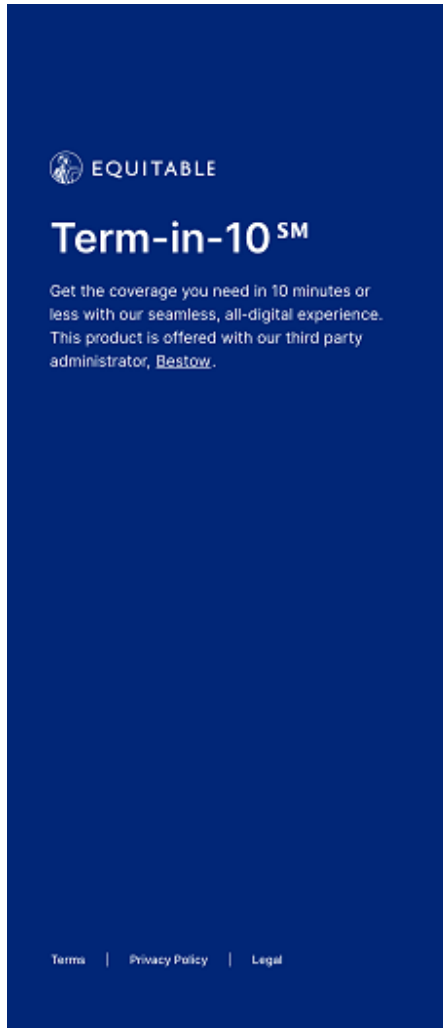
Apply for this coverage

By continuing, I agree to the [Terms of Use](#) and acknowledge the [Privacy Policy](#).

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Client will then be asked to create an account and begin the application.



EQUITABLE

Term-in-10SM

Get the coverage you need in 10 minutes or less with our seamless, all-digital experience. This product is offered with our third party administrator, [Bestow](#).


[Terms](#) | [Privacy Policy](#) | [Legal](#)

[← RETURN TO QUOTE](#)

Create an account

To keep your personal and medical application data secure, please create an account.

Email

Password
 

- ✓ At least 8 characters in length
- ✓ Contain at least 3 of the following 4 types of characters
 - ✓ Lower case letters (a-z)
 - ✓ Upper case letters (A-Z)
 - ✓ Numbers (i.e. 0-9)
 - ✓ Special characters (e.g. !@#\$%^&*)

[Create Account And Log In](#)



Client Experience Step 3: Client will complete the three application sections – Personal, Health, Lifestyle.

Personal Section

The personal section requests the client’s name, phone number and address. The client’s gender, date of birth, height and weight carry over from the quote screen.

The screenshot shows the 'Personal Info' section of the Equitable Term-in-10 SM application. The left sidebar contains the Equitable logo, the product name 'Term-in-10SM', a brief description, and navigation links. The main content area includes a progress bar with 'Personal info' selected, followed by the 'Personal Info' heading and a disclaimer. Below are input fields for 'Your full legal name' (First, Middle, Last), 'Your phone number', 'Your residential address' (Street, City, State/Territory, ZIP, Apt), 'Your gender' (dropdown), 'Your date of birth', 'Your height' (dropdown), and 'Your weight'. A disclaimer and an 'I Agree' checkbox are at the bottom.

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Terms | Privacy Policy | Legal | Log Out

Personal info | Health info | Lifestyle info | Review & Submit

Personal Info

The information we gather here is used in our underwriting process to verify your identity and ensure you never have to take a medical exam to apply.

Your full legal name:

First Name
Middle Name
Last Name

Your phone number:

Phone Number

Your residential address:
No P.O. boxes please.

Street Address	Apt (Optional)	
City	State or Territory Texas	ZIP Code

Your gender:

Gender
Male

Your date of birth:

Date of Birth
01/01/1990

Your height:

Height
5'11"

Your weight:

Weight (lbs)
150

I am aware that any person who knowingly presents a false statement in an application for life insurance may be guilty of a criminal offense and subject to penalties under state law, and may result in my beneficiaries not receiving the life insurance benefit.

I Agree

Health Section

The health section requests information regarding the client's health history. The questions are reflexive, so a client's answers may prompt additional questions to appear.

The screenshot shows the 'Health Info' section of an application form. The left sidebar is dark blue with the Equitable logo and the product name 'Term-in-10 SM'. The main content area is white and contains several questions with radio button options. The 'Health Info' section is highlighted in the top navigation bar. A question mark icon is visible on the right side of the form.

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Personal Info **Health Info** Lifestyle Info Review & Submit

Health Info

What's better than avoiding a doctor's visit? Answering these quick and easy health questions to help us wrap up your application.

In the past 6 months, have you lost more than 10 pounds?

Yes No

In the past 12 months, have you used cigarettes, E-cigarettes, pipes, vapor products, snuff, chewing tobacco, nicotine gum or nicotine patches?

Yes No

Have you ever been:
Select all that apply

- Diagnosed or treated by a member of the medical profession for Acquired Immune Deficiency Syndrome (AIDS)
- Tested positive for Human Immunodeficiency Virus (HIV)
- None of the above

In the past 12 months, have you received disability payments?

Yes No

In the past 12 months, has a medical professional advised you to have:
Select all that apply

- Surgery
- Any test or procedure (other than for HIV)
- None of the above

In the past 10 years, have you been diagnosed or treated by a medical professional for:
Select all that apply

- Alcohol abuse
- Amyotrophic lateral sclerosis (ALS)
- Aneurysm
- Cancer
- Cardiomyopathy
- Chest pain
- Chronic hepatitis
- Chronic kidney disease

Lifestyle Section

The lifestyle section requests information regarding citizenship, employment, foreign travel, and avocations. Again, the questions are reflexive, so a client's answers may prompt additional questions to appear.

The screenshot shows the 'Lifestyle Info' section of a digital application form for Equitable's Term-in-10 SM product. The page is divided into a dark blue sidebar on the left and a white main content area on the right. The sidebar contains the Equitable logo, the product name 'Term-in-10 SM', a brief description of the product, and links for 'Terms', 'Privacy Policy', 'Legal', and 'Log Out'. The main content area features a progress bar at the top with four steps: 'Personal Info', 'Health Info', 'Lifestyle Info' (the current step), and 'Review & Submit'. Below the progress bar, the 'Lifestyle Info' section begins with an introductory paragraph. The first question is 'Are you a U.S. Citizen?', with 'Yes' selected. The second question is 'You were born in:', with 'The U.S. or U.S. Territories' selected. A follow-up question, 'Which state or territory?', is shown in a grey box with a dropdown menu set to 'Alaska'. The third question is 'In the next 12 months, do you plan to reside or travel outside of the United States?', with 'No' selected. The fourth question is 'Do you have any life insurance or annuities currently in force or pending?', with 'No' selected. Below these questions is a 'Review your existing coverage:' section, which includes a note to contact an advisor if needed and a table summarizing existing and replacement coverage. The table shows 'TOTAL EXISTING COVERAGE' of \$10,000 and 'COVERAGE BEING REPLACED' of \$10,000 from '123456, ABC Insurance Co'. A final note states that the existing policy will be replaced and provides the reason for replacement: 'Better pricing'. A disclaimer at the bottom of the table notes that the NAIC Replacement Notice was read aloud by the advisor.

Personal Info | **Health Info** | **Lifestyle Info** | Review & Submit

Lifestyle Info

You live your life in style. These questions help us understand that style so we can get you a customized quote (without visiting the doctor).

Are you a U.S. Citizen?

Yes No

You were born in:

The U.S. or U.S. Territories
 Elsewhere

↳ FOLLOW UP TO "YES"

Which state or territory?

State or Territory
Alaska

In the next 12 months, do you plan to reside or travel outside of the United States?

Yes No

Do you have any life insurance or annuities currently in force or pending?

Yes No

Review your existing coverage:
If something doesn't look right, please contact your advisor.

TOTAL EXISTING COVERAGE \$10,000
COVERAGE BEING REPLACED \$10,000 • 123456, ABC Insurance Co
<small>If approved, you have elected to terminate the existing policy/policies listed above and your new term life insurance policy will replace that coverage. Reason for replacement: Better pricing You did not want the NAIC Replacement Notice read aloud by your advisor.</small>

The Review & Submit Screen will generate after the client completes the Personal, Health & Lifestyle application sections. On this screen, the client will provide their social security number and review and agree to the:

- ✓ HIPAA Authorization
- ✓ Fair Credit
- ✓ Consumer Protection
- ✓ Terms

to run underwriting analyzers such as MVR, RX inquiry and MIB.

EQUITABLE

Term-in-10SM

Get the coverage you need in 10 minutes or less with our seamless, all-digital experience. This product is offered with our third party administrator, [Bestow](#).

[Terms](#) | [Privacy Policy](#) | [Legal](#) | [Log Out](#)

Personal Info Health Info Lifestyle Info **Review & Submit**

Review & Submit

You are almost there. Just a couple steps away from coverage.

- ✓ Personal Info →
- ✓ Health Info →
- ✓ Lifestyle Info →

Your Social Security Number:

Social Security Number
940-22-2222

As the proposed insured:

- I am applying to insure my life and not someone else's life. ⁱ
- I am personally completing this application without any assistance or supervision
- I am physically located in the United States
- I, *Ron Swanson*, have reviewed and agree to the [HIPAA Disclosure](#), [MIB Disclosure](#), [Electronic Delivery Consent](#), and [Terms](#).

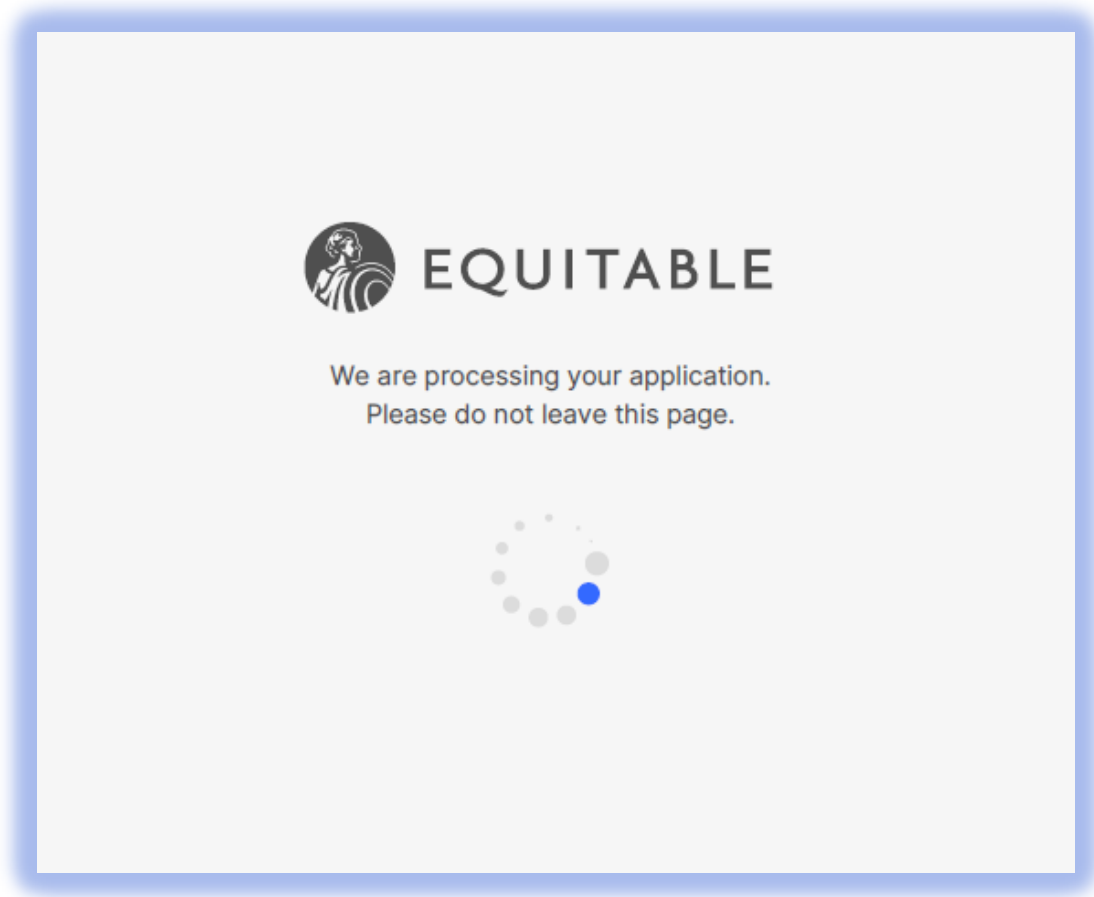
I agree

Submit Application


?

The processing can take up to 60 seconds.

While the application is processing, the following screen will appear.



Client Experience Step 4: Submit application to determine eligibility and reveal final quote.



You're approved!

Congratulations! You have been approved for Term-in-10™ life insurance. You're seconds away from the no-tobacco coverage you want. All with a 30-day money-back guarantee.

Today's Quoted Price

\$15.25

Term Coverage

10 Years \$100,000

[Adjust your coverage](#)

List one or more beneficiaries

Add your beneficiaries here. 100% of your benefits must be assigned. And don't worry, you can always update or change beneficiaries after purchase.

On assigned

First Name	Last Name
Relationship	Assign %

[Add additional beneficiaries](#)

[Add Beneficiary](#)

I need coverage for a small business total

Add additional contacts


Additional contacts help us get in touch with you when it's most important.

Would you like to add a **trusted contact**?
This person will be contacted in the event your policy administrator cannot reach you.

Would you like to add a **secondary billing contact**?
This person will be contacted in the event of a missed payment.

Complete your purchase

Your total is \$15.25. Your next billing date is on 11/26/2021 and will repeat monthly.

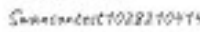
Pay With Credit Card 

1234 1234 1234 1234		
MM / YY	CVC	Zip Code

I have reviewed and compared the payment schedule and duration of my current policy to this new policy and determined this new purchase is in my best interest.

Yes

By clicking Sign & Pay I

 acknowledge that I have reviewed the application and my answer contained in it are complete and true to the best of my knowledge and belief. I understand that if I knowingly present a false statement in an application for insurance, I may be guilty of a criminal offense and subject to penalties under state law.

[Review Payment Schedule](#)

[Terms](#) | [Privacy Policy](#) | [Legal](#) | [Support](#)

An opportunity to revise the face amount and duration up against the finalized rates is available once approval is confirmed.

This ensures the customer is securing coverage that meets their needs while staying within a monthly premium that they are comfortable with.



You're approved!

Congratulations! You have been approved for Term-in-10SM life insurance. You're seconds away from the no-hassle coverage you want. All with a 30-day money-back guarantee.

TODAY'S GUARANTEED PRICE

\$15.25

TERM

10 Years

COVERAGE

\$100,000

[Adjust your coverage](#)



The client will be asked to elect their primary beneficiary(ies) within the approval screen and can also provide a secondary contact for communication about their policy.

Contingent beneficiary information may be added after policy issue by using the Bestow Client Portal or by calling Bestow directly.

If the client needs a Collateral Assignment for a small business loan, checking the circled box will begin the collateral assignment process as outlined on page 35. Bestow will send an email to the client requesting the lender's name and email address.

List one or more beneficiaries

Add your beneficiary(ies) here. 100% of your benefits must be assigned. And don't worry, you can always update or change beneficiaries after purchase.

0% assigned

Firstname	Lastname	Relationship	Assign	%

[Add additional information \(Optional\)](#)

+ Add another beneficiary

I need coverage for a small business loan

Add additional contacts

Additional contacts help us get in touch with you when it's most important.

Would you like to add a trusted contact?
This person will be contacted in the event your policy administrator cannot reach you.

Yes No

Would you like to add a secondary billing contact?
This person will be contacted in the event of a missed payment.

Yes No


Client Experience Step 5: Client enters payment information, signs.


Once payment is accepted the policy documents can be accessed via the client portal.

The client has 60 days from the start of the application to submit the application and, if approved, pay the premium to place the policy in force.

Complete your purchase

Your total is \$14.28. Your next billing date is on 4/22/21 and will repeat monthly.



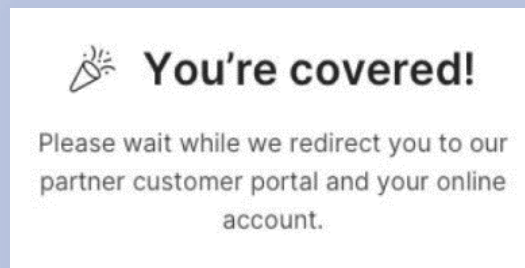
Pay With Credit Card 

Card Number		
MM / YY	CCV	Zip Code

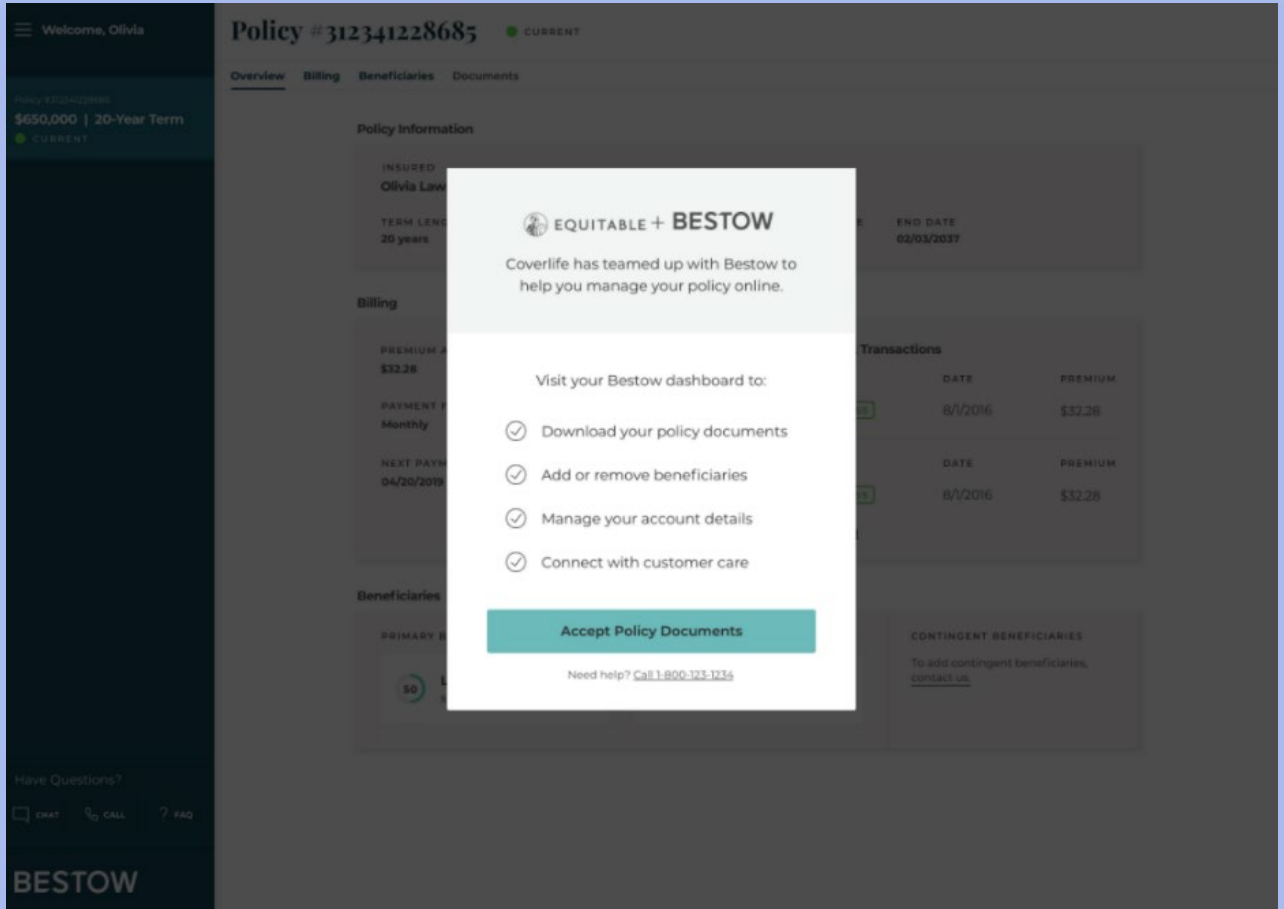
By clicking Sign & Pay I,

Firstname M. Lastname

acknowledge that I have reviewed my application and my answers contained in it are complete and true to the best of my knowledge and belief. I understand that if I knowingly present a false statement in an application for insurance, I may be guilty of a criminal offense and subject to penalties under state law.



The insured will be redirected to their customer portal, after the premium is accepted, where they can review their coverage and access all policy documents.



In the event we are unable to make an immediate offer with the information captured, the client will either be prompted to answer some additional underwriting questions or to contact their Equitable Advisors Financial Professional for an alternative solution if they wish to do so.

If an adverse action is taken, for example, in a situation where the client is declined, the Adverse Underwriting Decision letter will be sent to the client's email address within a few minutes.

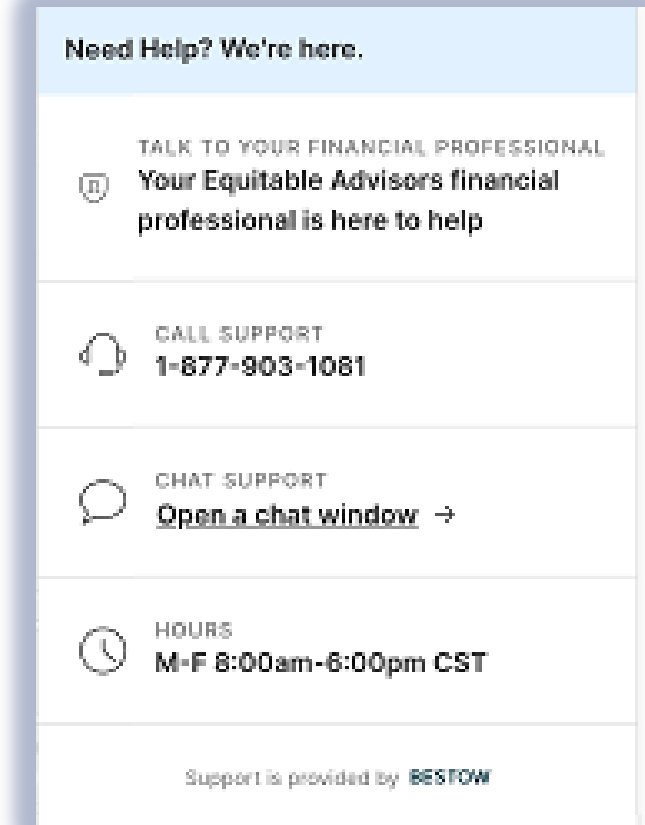
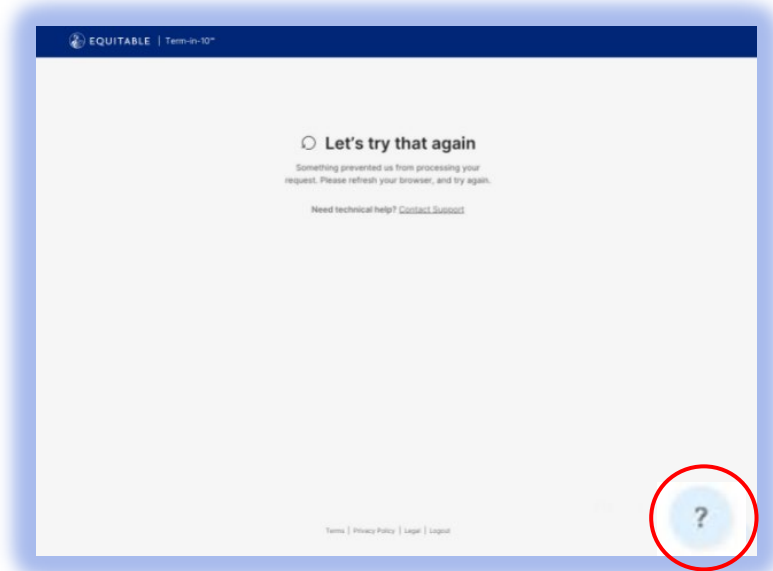
The screenshot shows a web form from Equitable. At the top, the Equitable logo is displayed with the text "We are processing your application. Please do not leave this page." Below this is a white box with the heading "Almost there". The text inside the box reads: "We need some extra information to make a more accurate decision about your application. Please answer the below." The main question is: "In the past 90 days, has your medical professional increased the dosage of any prescription medication?" Below the question, there is a list of exceptions: "Allergy medications", "Antacids", "Antibiotics", "Anti-inflammatory medications", "Birth control medications", "Cholesterol medications", "Cough syrups", "Eye drops", and "Topical creams". There are two radio buttons labeled "Yes" and "No". Below this, another question asks: "In the past 3 years, have you had a:" followed by three radio button options: "Suspended license", "Revoked license", and "None of the above". At the bottom of the form is a "Save & continue" button.

The screenshot shows an email notification from Equitable. At the top, the Equitable logo is displayed. Below the logo, the text reads: "Unfortunately, we are not able to proceed with the Term-in-10SM process at this time. We sent you an email with more information regarding this decision." Below this, a bolded line of text states: "After reviewing this email, you may contact your Equitable Advisors financial professional to discuss other coverage options." At the bottom, there is a small icon of a person, followed by the name "Mark Rolnick" and the email address "David_Piscitello@mony.com".

If the client has a question or runs into an error with the technology,

at any time during the application, they should consult their Financial Professional first.

Additionally, each screen will have an access point to Bestow customer service via chat or phone number by clicking on the “?” icon in the lower right corner.



COLLATERAL ASSIGNMENTS

Collateral Assignment Process

For clients who are going through the process of obtaining a small business loan, the process for obtaining a collateral assignment of their policy is simple. Here's how it works:

- Client gives Bestow the lender's name and email via chat, email, or calling Bestow (if client checked the box on the beneficiary screen indicating the policy is for small business loan coverage, Bestow will proactively email the client and request the lender's name and email)
- Bestow sends the client & lender a collateral assignment form for e-signature
- Policyholder e-signs, then the loan officer e-signs
- Bestow confirms accuracy and e-signs
- All parties receive a signed PDF of the completed assignment
- Bestow records the assignment in the policy admin system

TERM-IN-10SM CONTACT INFORMATION

Below is a reference chart of contact information for Term-in-10SM specific issues and questions.

Topic	Please contact
Sales Support	Equitable Life Sales Desk FP call 1-800-289-1101, option 1.
Pre-application Form	Equitable Life Sales Desk FP call 1-800-289-1101, option 1.
Client application screens	Bestow Client can connect within the app via chat or call 1-877-903-1081.
Adverse Underwriting Decision	Client should refer to the Adverse Underwriting Decision (AUD) letter to learn of the reason for the adverse decision. For decisions based on consumer reporting agency (CRA) data such as MIB or Motor Vehicle Records, the AUD letter will provide instructions to the client to contact the CRA directly to learn of the contents of the information and address any related concerns.
Policy Service	Bestow Client can log into the Customer Portal online or call 1-877-903-1081.
Collateral Assignments	Bestow Client can start the process within the app by checking "I need coverage for a small business loan" on the beneficiary screen or call 1-877-903-1081.
Term Conversions	Equitable Financial FP should submit either the electronic or paper Term Conversion Application to Equitable. Questions? Call the Equitable Term Conversion Unit at 1-800-924-6669.
Death Claims (Initial Notice of Claim)	Bestow Beneficiary can complete claim form on Bestow website or call 1-877-903-1081. The initial notice of claim is handled by Bestow. Claim processing and approval will be handled by Equitable.
Compensation	Equitable Financial FP should email NOCCommissionsTeam mailbox.
Bestow Client Portal	customer.bestow.com Clients can view and download policy documents, beneficiary information, and update their payment method. Use the same e-mail address and password that was created when starting the application. Please note the login is case sensitive.

TAX DISCLOSURE

Please be advised that this document is not intended as legal or tax advice and is for Financial Professional use only. It is not to be distributed to the public. Accordingly, any tax information provided in this document is not intended or written to be used, and cannot be used, by any taxpayer for the purpose of avoiding penalties that may be imposed on the taxpayer. The tax information was written to support the promotion or marketing of the transaction(s) or matter(s) addressed, and any taxpayer should seek advice based on his or her particular circumstances from an independent tax advisor.

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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The obligations of Equitable Financial and Equitable America are backed solely by their claims-paying abilities.

Policy form number is ICC20-161-LT, 161-LT, or state variation.



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