



EQUITABLE

Equitable Term-in-10SM

Time well spent

Month 00, 2024

Term-in-10SM is simple, flexible life insurance



A seamless, all-digital experience for your clients

- Get the protection they need in 10 minutes or less
- No exams, labs or APS
- Customized options, convenient pay by credit, debit or Apple Pay[®]



A new way to grow your business

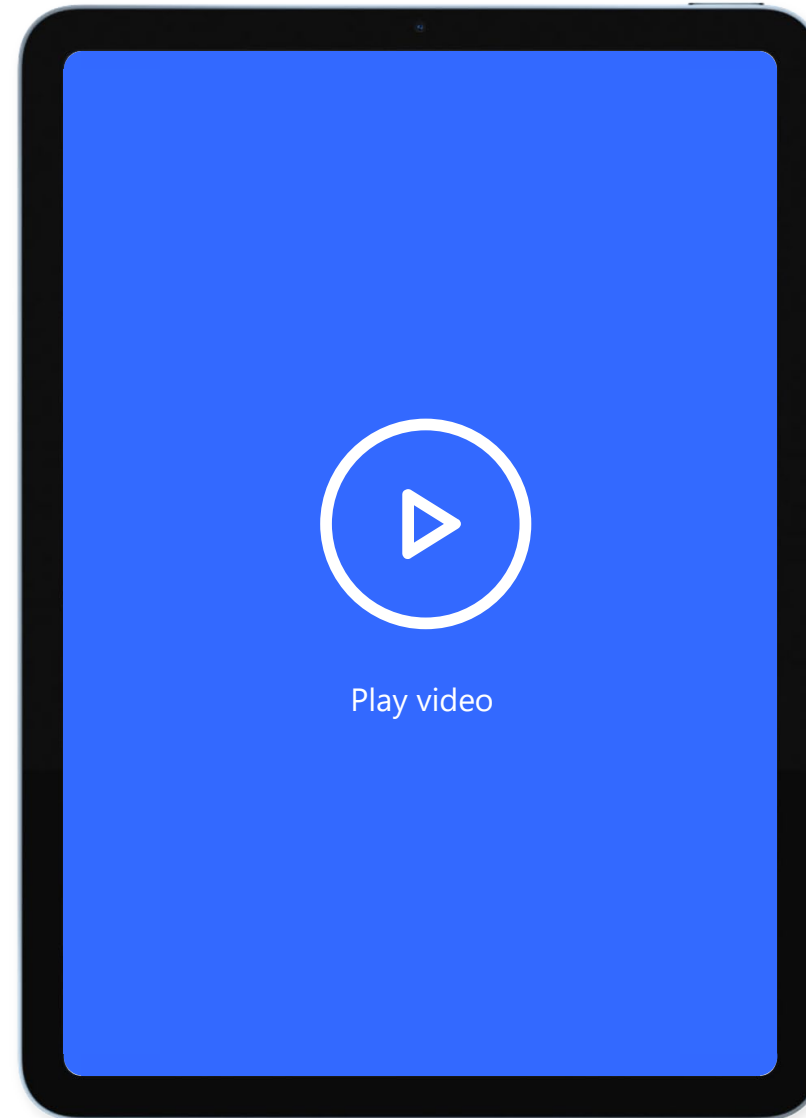
- Fully engage with clients
- Quickly complete their portfolios
- Provide comprehensive coverage in a fraction of the time



That's time well spent –
for both you and
your clients!

How does Term-in-10SM work?

Apply in minutes,
get a decision in seconds and
the protection your clients
need in **just 10 minutes or less.**



Choose the policy that best fits their needs

Face amount

Minimum	\$100,000
Maximum	\$1,000,000

Face amounts are available in \$50,000 increments.

Policy length

	10 years	15 years	20 years
Available to ages	18-60 ¹	18-55	18-50
Can convert to a permanent policy	Within first 5 years	Within first 7 years	Within first 10 years

¹ Issue ages 56-60 must qualify for select, preferred or elite rate class.

² After 5 years, we reserve the right to limit the permanent products offered.



Keep up with your clients' changing needs

Convert to any Equitable permanent life insurance policy available at the time — without evidence of insurability.²

Who is good fit for Term-in-10SM?

Typical clients for this strategy:



Age 18-60



Applying for up to
\$1 million death benefit



U.S. citizen or permanent
resident of United States



Must be the owner and
the insured for the policy

Who might not be a good fit?

These conditions will not qualify for Term-in-10 SM	
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 in past 5 years	Sickle cell anemia ³
Heart disease	Systemic lupus
Hepatitis	

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

³ Sickle cell anemia trait is acceptable.

What if you want to replace a policy?

State replacement availability

Term-to-term replacements will be allowed, but only in the NAIC states

Alabama (AL)	Connecticut (CT)	Louisiana (LA)	Nebraska (NE)	Ohio (OH)	Utah (UT)
Alaska (AK)	Hawaii (HI)	Maine (ME)	Nevada (NV)	Oregon (OR)	Vermont (VT)
Arizona (AZ)	Idaho (ID)	Maryland (MD)	New Hampshire (NH)	South Carolina (SC)	Virginia (VA)
California (CA)	Iowa (IA)	Mississippi (MS)	New Jersey (NJ)	South Dakota (SD)	West Virginia (WV)
Colorado (CO)	Kansas (KS)	Missouri (MO)	New Mexico (NM)	Tennessee (TN)	Wisconsin (WI)
District of Columbia	Kentucky (KY)	Montana (MT)	North Carolina (NC)	Texas (TX)	

Term-in-10SM in action

Client profile

Meet Rashida

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



Working with her financial professional:

- Rashida knows she needs to protect her family, but is concerned she can't afford it
- Based on her income, mortgage and retirement goals, her advisor recommends a \$500,000 life insurance policy

⁴ 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.



Fast

With Term-in-10SM, Rashida can get \$500,000 in term coverage in just 10 minutes.



Affordable

Her policy will cover her for 20 years and costs only \$26.08/month.



Flexible

Within the first 10 years, she can convert her policy to any of Equitable's permanent policies if her needs change.⁴

What are other financial professionals saying?



I see 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.

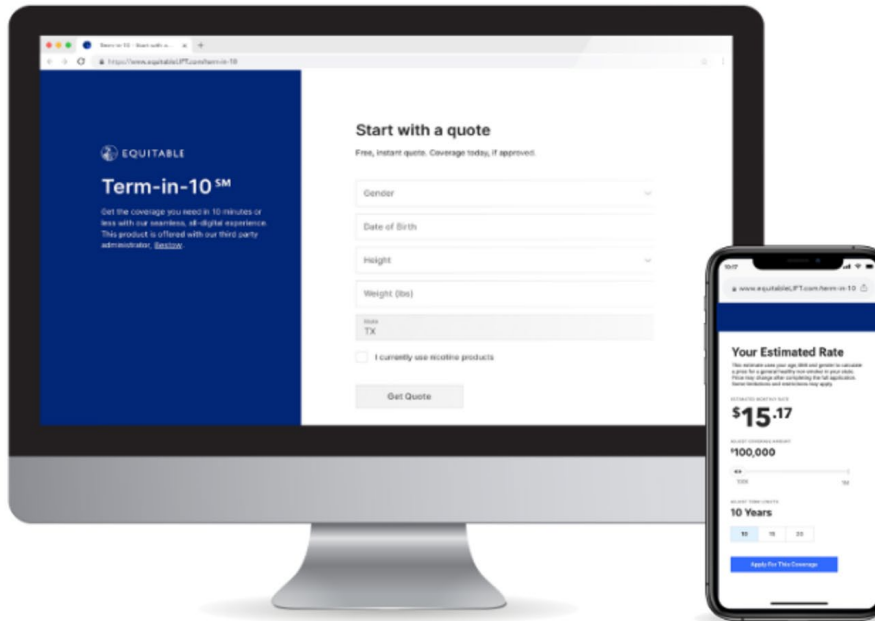
— **Hugo Castro, CFP[®], CLU, ChFC[®]**, Executive Vice President, Equitable Advisors



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!

This is really going to help people who don't normally sell life insurance.

— **Samantha Curtin, MBA**, Equitable Advisors



It's time well spent.

**To learn more about Term-in-10SM,
contact the Life Insurance Sales Desk or
visit [equitableLIFT.com/term-in-10](https://www.equitabl.com/term-in-10).**

Important information

Term-in-10SM 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 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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Thank you.



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