



# Your guide to Term-in-10<sup>sm</sup>

Simple, flexible life insurance protection



EQUITABLE

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Click for quick access

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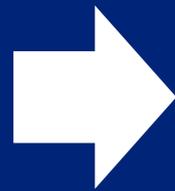
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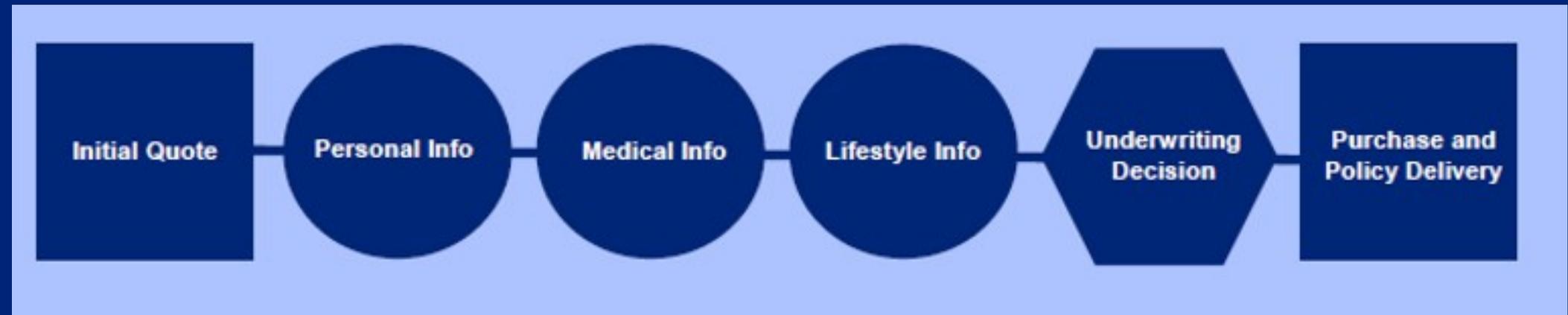
**Frequently asked questions**

# The process is easy and fast

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!*



Pre-application  
form



# Term-in-10<sup>SM</sup> at-a-glance

Term Duration	Issue Age
Term 10	18 to 60
Term 15	18 to 55
Term 20	18 to 50

**Face Amount** \$100,000 - \$1,000,000

**Monthly Pay Mode** *only* Credit, Debit or Apple Pay

**30 Day Freelook Period**

**Non-Renewable; *at the end of the term duration, the coverage will expire***

**No Riders**

**Owner must be same as Insured**



This product is available in all states except for New York and Puerto Rico

# Convertibility

Policy length	10 years	15 years	20 years
When is it convertible	Within first 5 years	Within first 7 years	Within first 10 years

No conversion credits

No underwriting permitted – straight conversion only

## Bestow Rate Classes (Term-in-10) vs. *Equitable Traditional Rate Classes*

- Elite (Non-Tobacco User Only)
- Preferred (Non-Tobacco User Only)
- Select Non-Tobacco
- Essential Non-Tobacco
- Essential Tobacco
- Essential Plus Non-Tobacco
- Essential Plus Tobacco
- *Preferred Elite+ (Non-Tobacco User Only)*
- *Preferred+ (Non-Tobacco or Tobacco User)*
- *Standard Plus (Non-Tobacco User Only)*
- *Standard (Non-Tobacco or Tobacco User)*
- *Substandard Classes B, C, and D (Non-Tobacco or Tobacco User)*

# Term-in-10<sup>SM</sup> Prequalification Guidelines

## These conditions will not qualify for Term-in-10:

- Alcohol and/or drug abuse
- Amyotrophic lateral sclerosis (ALS)
- Aneurysm
- Cancer (other than basal or squamous cell)
- Chronic obstructive pulmonary disease (COPD/emphysema)
- DWI
- Heart disease
- Hepatitis
- Huntington's disease
- Kidney disease
- Liver disease
- Mental disorder
- Multiple Sclerosis (MS)
- Parkinson's disease
- Sickle Cell Anemia
- Systemic Lupus
- Peripheral arterial/vascular disease

**Simple, noninvasive  
underwriting in less  
than 10 minutes:**

**No exam**

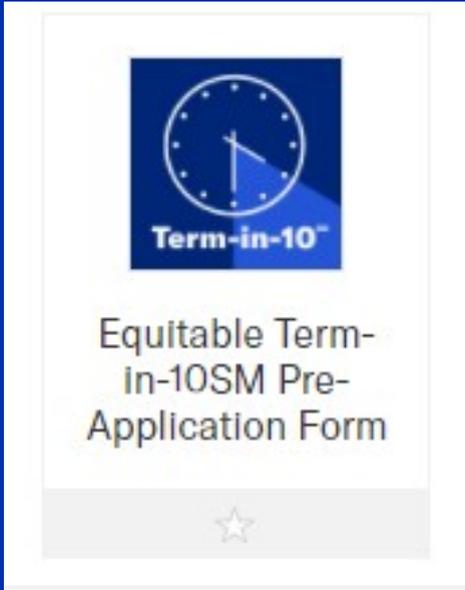
**No labs**

**No waiting**

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

# 2 ways to access

Access Term-in-10<sup>SM</sup> through the Advisor Portal by Tools > Equitable Term-in-10 icon (as shown below)



OR

## Menu > Life Insurance > Term-in-10

A screenshot of a navigation menu on a dark blue background. At the top are three items: "Dashboard" with a house icon, "Customer Service", and "Tools &amp; Favorites" with a pencil icon. Below these are three main categories: "BOOK OF BUSINESS", "MY BUSINESS", and "PRODUCTS". Under "BOOK OF BUSINESS" are "Business Strategies", "Individual Annuity" with an external link icon, and "Life Book of Business". Under "MY BUSINESS" are "My Pay" with a dropdown arrow, "My Benefits" with a dropdown arrow, "Reg BI", "Programs" with a dropdown arrow, and "Life Insurance Resources" with a dropdown arrow. Under "PRODUCTS" are "Annuities" with a dropdown arrow, "Group Retirement" with a dropdown arrow, "Life Insurance" with an upward arrow, "Overview", "BrightLife® Grow", "COIL Institutional Series™", "Nationwide® IUL Protector", "Term Series", "Term-in-10" (highlighted with a white box), "VUL Legacy™", and "VUL Optimizer™".



### 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

### Agent Information

Agent name

Agent ID:  Agent phone #:

Are there additional agents?  Yes  No

Within the pre-application form, the contract state will be validated. You will not be able to move forward if you are not licensed in the state of sale.

This is also where we will capture general information to identify who your client is and where the link for the application should be sent.

Term Duration and Recommended Face Amount will transfer to your client's initial quote screen.

# Split the policy

## 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 \*

Split % \*

0



Additional Agent ID \*

Split % \*

0



Additional Agent ID \*

Split % \*

0



Additional Agent ID \*

Split % \*

0



Additional Agent ID \*

Split % \*

0



This is where you are given the opportunity to split this policy with up to an additional 5 agents.



# Replacement

Term to Term Replacements will be allowed in NAIC states only

NAIC states include: AL, AK, AZ, CO, CT, HI, IA, KY, LA, ME, MD, MS, MO, MT, NE, NH, NJ, NM, NC, OH, OR, SC, SD, TX, UT, VT, VA, WV and WI

Replacement is **NOT** allowed in the remaining non-NAIC states: AR, CA, DE, DC, FL, GA, ID, IL, IN, KS, MA, MI, MN, ND, NV, \*NY, OK, PA, \*PR, RI, TN, WA and WY

The following requirements are either removed or automatically fulfilled by the front-end form once you hit “submit”:

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

\*Term-in-10<sup>SM</sup> is not currently available in New York or Puerto Rico

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

# The client experience

1

Client will receive a Term-in-10 email with a link to begin the application

2

Client will enter basic information to receive an initial quote and determine face amount and coverage that's right for them

3

Client will complete the three application sections

4

Application will be submitted to determine eligibility and reveal final quote

5

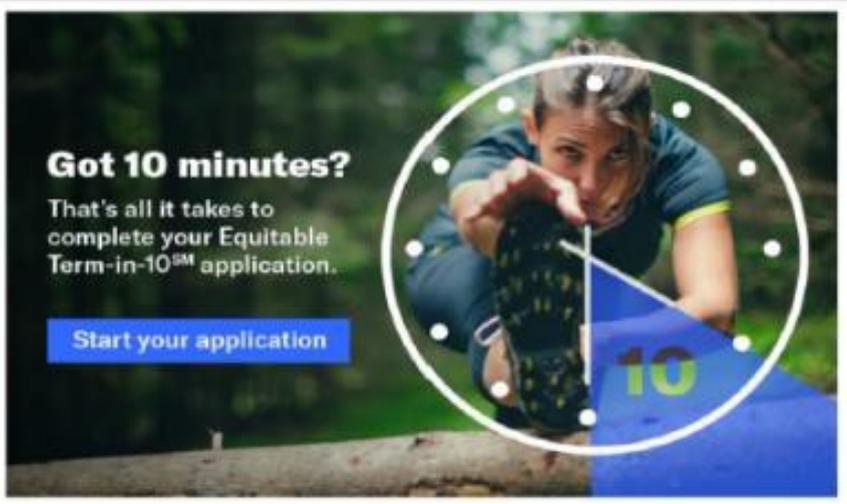
Client enters credit card information, signs and done!

1

Client will receive a Term-in-10 email with a link to begin the application



Below email was sent to client Testing Newemailtemplate at address: sravani.vallapureddy@equitable.com



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

With Term-in-10<sup>SM</sup>, 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.

Before completing the application, learn more about the Term-in-10<sup>SM</sup> coverage, product pricing and features. Click here: [Term-in-10<sup>SM</sup> brochure](#),

**Let's get started**  
Start your application and get the coverage you need in 10 minutes or less! Contact Michael Roth, your financial professional, so you can walk through the quick application process together.

[bestownewapplicationtest@equitable.com](mailto:bestownewapplicationtest@equitable.com)

[Start your application](#)

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



[View in Browser](#)



2

Client will enter basic information to receive an initial quote and determine face amount and coverage that's right for them

**EQUITABLE**  
**Term-in-10<sup>SM</sup>**  
Brief marketing text provided by the partner carrier. It can be multiple lines. This product is offered in partnership with Bestow.

**Start with a quote**  
Free, instant quote. Coverage today, if approved

Gender: [Dropdown]  
Date of Birth: [Text]  
Height: [Text]  
Weight (lbs): [Text]  
State: TX

I currently use nicotine products

**Get quote**

Terms | Privacy Policy | Legal

**EQUITABLE**  
**Term-in-10<sup>SM</sup>**  
Get the coverage you need in 10 minutes or less with our seamless, all-digital experience. This product is offered in partnership with [Bestow](#).

**BACK TO FORM**

**Your Estimated Rate**  
This estimate uses your age, BMI and gender to calculate a price for a generally healthy non-smoker in your state. Price may change after completing the full application. Some limitations and restrictions may apply.

ESTIMATED MONTHLY RATE  
**\$14.28**

ADJUST COVERAGE AMOUNT  
**\$500,000**

50K ————— 1M

ADJUST TERM LENGTH  
**20 Years**

10 15 20

**Apply for this coverage**

This product is offered in partnership with Bestow. Face amount, term, and other details are subject to underwriting. Coverage is not available in all states. Please contact your agent for more information. © 2023 Equitable Life Insurance Company. All rights reserved.

Terms | Privacy Policy | Legal

# Create an account and begin application



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

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](#).

[↑ RETURN TO QUOTE](#)

### Create an account

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

Email Address  
firstname.m.lastname@gmail.com

Password  
●●●●●●●●



Create and begin application

3

Client will complete the three application sections

The screenshot shows the landing page for the Equitable Term-in-10 application. It features the Equitable logo at the top left, followed by the product name "Term-in-10<sup>SM</sup>". Below the name is a short introductory paragraph: "Get the coverage you need in 10 minutes or less with our seamless, all-digital experience. This product is offered in partnership with [Restow](#)." At the bottom of the page, there are links for "Terms", "Privacy Policy", "Legal", and "Logout".

This screenshot displays the "Personal" section of the application. A navigation bar at the top includes "Personal", "Medical", "Lifestyle", and "Review & Submit", with "Personal" being the active section. The main heading is "Personal", and the text below reads: "We'll use this information during underwriting to verify your identity."

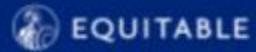
This is a duplicate of the landing page screenshot shown in the first block, featuring the Equitable logo, "Term-in-10<sup>SM</sup>" product name, introductory text, and footer links.

This screenshot shows the "Medical" section of the application. The navigation bar at the top has "Medical" as the active section. The heading is "Medical", and the text states: "Answering these quick medical questions help you skip a medical exam and apply completely online."

This is a duplicate of the landing page screenshot shown in the first block, featuring the Equitable logo, "Term-in-10<sup>SM</sup>" product name, introductory text, and footer links.

This screenshot displays the "Lifestyle" section of the application. The navigation bar at the top has "Lifestyle" as the active section. The heading is "Lifestyle", and the text says: "Tell us a little more about your life so we can get you a fully customized quote." Below this are several questions with radio button options:

- Are you a U.S. Citizen?** with "Yes" and "No" buttons.
- You were born in:** with radio buttons for "The U.S. or U.S. Territories" and "Elsewhere".
- In the next 12 months, do you plan to reside or travel outside of the United States?** with "Yes" and "No" buttons.
- Do you have any life insurance or annuities currently in force or pending?** with "Yes" and "No" buttons. A note below reads: "Excluding group life insurance policies through your employer."
- Employment status:** with radio buttons for "Working full-time", "Working part-time", and "Full-time student".



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

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](#) | [Logout](#)

Personal Medical Lifestyle **Review & Submit**

### Review & Submit

You're almost there. Just a couple steps away from coverage.

✔ Personal (12 questions)	→
✔ Medical (9 questions)	→
✔ Lifestyle (10 questions)	→

Your Social Security Number:

As the proposed insured:

- I am applying to insure my life and not someone else's life. ⓘ
- I am personally completing this application without any assistance or supervision
- I am physically located in the United States
- I, *Firstname M. Lastname*, have reviewed and agree to the [HIPAA Authorization](#), [Fair Credit](#), [Consumer Protection](#), and [Terms](#).

I agree

**Answer SNN**



After the client completes those 3 sections of the application, this screen will generate. This is where they will provide their social security number and agree to disclosures such as Fair Credit, Consumer Protection, Terms and also sign off on HIPAA authorization, to run underwriting analyzers such as MVR, RX inquiry and MIB.



**EQUITABLE**

We are processing your application.  
Please do not leave this page.



4

Application will be submitted to determine eligibility and reveal final quote

The screenshot shows the Equitable website interface for step 4 of an insurance application. The header features the Equitable logo and the text "You're approved!". Below this, a congratulatory message states: "Congratulations! You have been approved for Term-in-10™ life insurance. You're seconds away from the no-fee coverage you want. All with a 30-Day Money-Back Guarantee." A prominent white box displays "YOUR SUGGESTED PREMIUM" as "\$14.28". Below this, a table shows "Term" as "20 Years" and "Coverage" as "\$500,000", with a link to "Adjust Your Coverage".

The next section is "List one or more beneficiaries". It includes a sub-section "OK assigned" with a table for beneficiary details:

First Name	Last Name	Relationship	Assign %

Below the table are options to "Add another beneficiary" and "I need coverage for a small business loan".

The "Add additional contacts" section asks "Would you like to add a trusted contact?" and "Would you like to add a secondary billing contact?", each with "Yes" and "No" buttons.

The "Complete your purchase" section shows the premium of \$14.28 and a "Pay" button with the Apple Pay logo. Below it is a "Pay With Credit Card" section with fields for "Card Number", "MM / YY", "CCV", and "Zip Code".

At the bottom, there is a signature line for "Firstname M. Lastname" and a disclaimer: "I 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." A final "Add your beneficiary" button is located at the bottom of the form.



## You're approved!

Congratulations! You have been approved for Term-In-10™ 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

**\$14.28**

TERM

**20 Years**

COVERAGE

**\$500,000**

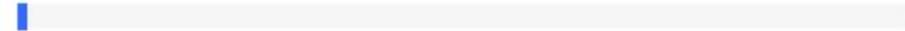
[Adjust Your Coverage](#)

Once approval is confirmed, there will be an opportunity to revise the face amount and duration up against the finalized rates. This ensures the customer is securing coverage that meets their needs while staying within a monthly premium that they are comfortable with.

## 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

**Within the approval screen the client will be asked to elect their beneficiary (ies). This will also be where they can provide a secondary contact for communication about their policy if they choose to do so.**

5

Client enters credit card information, signs and done!



## You're covered!

Please wait while we redirect you to our partner customer portal and your online account.

### Complete your purchase

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

 Pay

#### 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.

Welcome, Olivia

Policy #312341228685 CURRENT

Overview Billing Beneficiaries Documents

Policy Information

INSURED: Olivia Law

TERM LENGTH: 20 years

END DATE: 02/03/2037

Billing

PREMIUM: \$32.28

PAYMENT: Monthly

NEXT PAYMENT: 04/20/2019

Transactions

DATE	PREMIUM
8/1/2016	\$32.28
DATE	PREMIUM
8/1/2016	\$32.28

Beneficiaries

PRIMARY BENEFICIARY

CONTINGENT BENEFICIARIES

To add contingent beneficiaries, [contact us](#).

Have Questions?

CHAT CALL FAQ

BESTOW

**EQUITABLE + BESTOW**

Coverlife has teamed up with Bestow to help you manage your policy online.

Visit your Bestow dashboard to:

- ✓ Download your policy documents
- ✓ Add or remove beneficiaries
- ✓ Manage your account details
- ✓ Connect with customer care

**Accept Policy Documents**

Need help? [Call 1-800-373-1234](tel:1-800-373-1234)

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



We are processing your application.  
Please do not leave this page.

### Almost there

We need some extra information to make a more accurate decision about your application. Please answer the below.

**In the past 90 days, has your medical professional increased the dosage of any prescription medication?**

Exceptions:

- Allergy medications
- Antacids
- Antibiotics
- Anti-inflammatory medications
- Birth control medications
- Cholesterol medications
- Cough syrups
- Eye drops
- Topical creams

Yes

No

**In the past 3 years, have you had a:**

- Suspended license
- Revoked license
- None of the above

Save & continue

**In the event we are unable to make an immediate offer with the information captured, the customer will either be prompted to answer some additional underwriting questions, or they will receive the screen below advising that additional details of decision have been sent to their email, to review those first and then contact their Equitable Financial Professional for potential alternative coverage options if they wish to do so.**



Unfortunately, we are not able to proceed with the Term-in-10<sup>SM</sup> process at this time. We sent you an email with more information regarding this decision.

**After reviewing this email, you may contact your Equitable Advisors financial professional to discuss other coverage options.**



Mark Rolnick

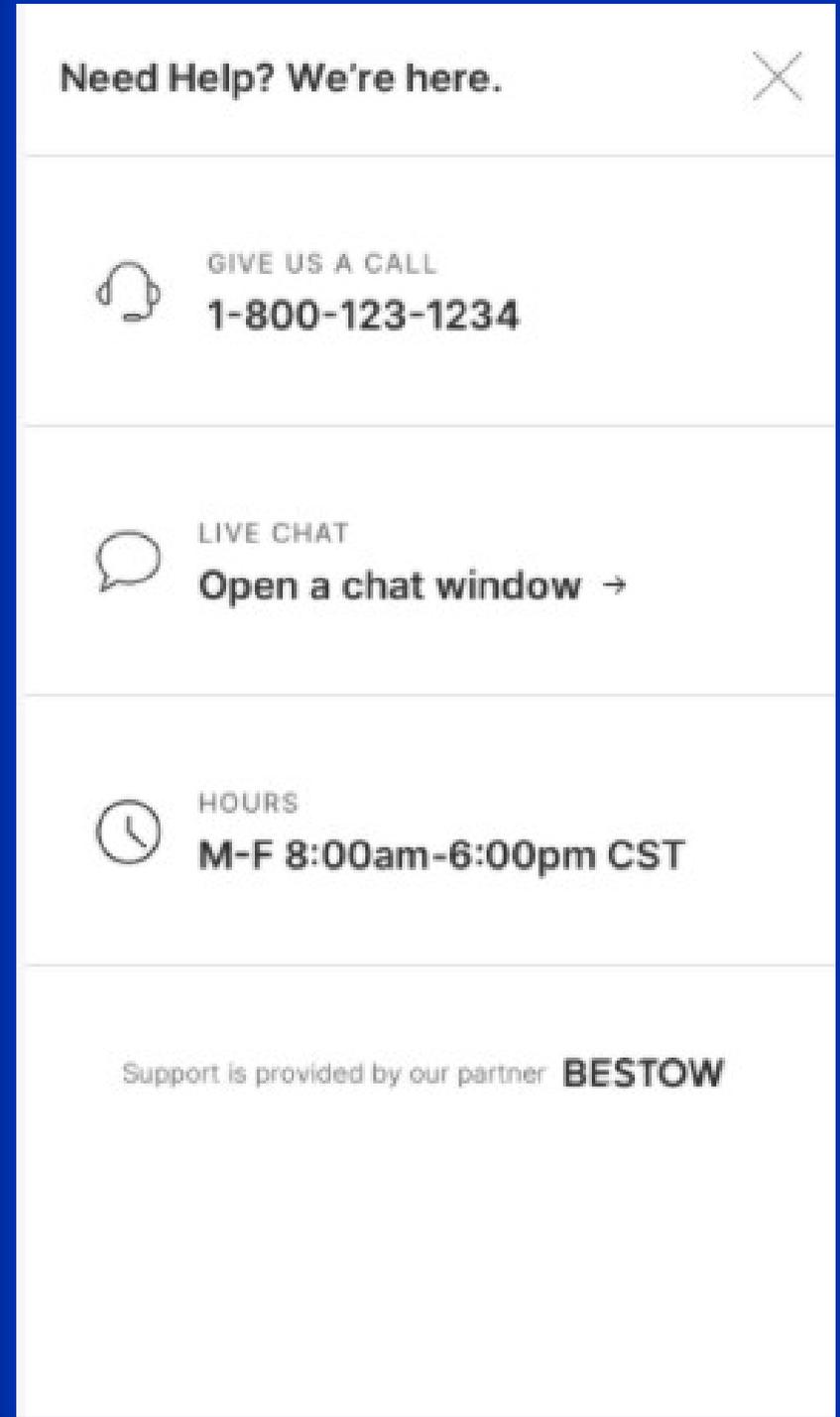
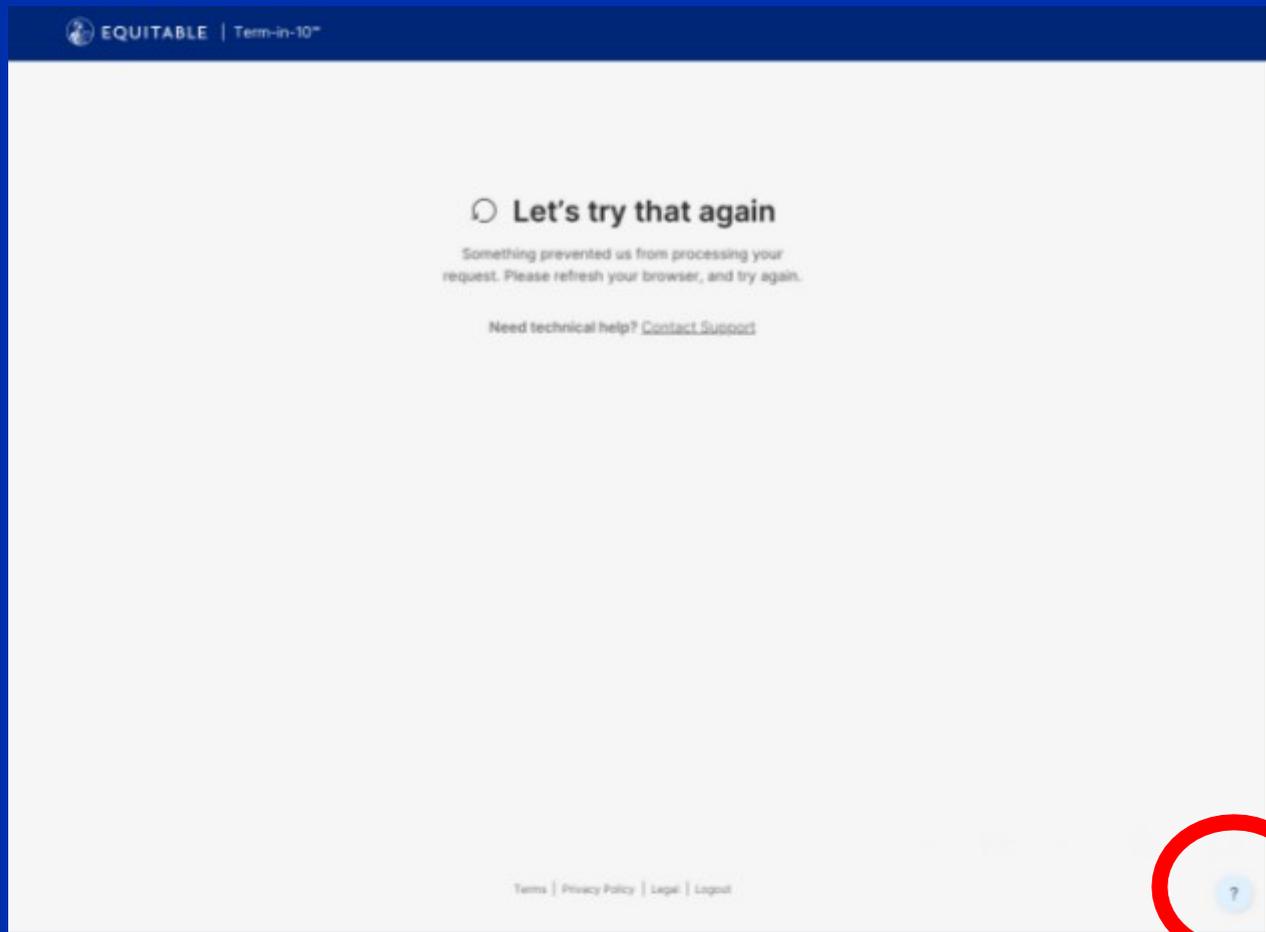
David\_Piscitello@mony.com

# Financial Professional notifications regarding decision

1. Confirmation that link has been sent to client
2. Financial Professional Facing - Client Declined Notification
3. Financial Professional Facing - Client Approved Notification
4. Financial Professional Facing - Client Bound/Inforce Notification



If at any time during the application, your client has a question or runs into an error with the technology, each screen will have an access point to Bestow customer service via chat or phone number by clicking on this icon.





EQUITABLE

# Disclosure

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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