



EQUITABLE



Farmers[®] agent resource guide

Life Insurance with Equitable Financial and
Equitable Financial Life Insurance Company of America

Exclusively for Farmers[®] agents

How to access Equitable products

Getting started



To start selling Equitable products, you'll first need to reach out to Corporate & Endowment Solutions (CES) to get set up. CES can be reached at (888) 221-2294 or via email at licensingrequests@ces-home.com.

Where to find product information

equitable.com

Life insurance resources:

A website for financial professionals with information on our products and services. **No login is required.**

CES will assist you with the following:

- ✓ Registering for the CES portal so you can request illustrations.
- ✓ Accessing the online eApp process.
- ✓ Beginning the appointment process when you are ready to sell your first case.
- ✓ Obtaining status updates throughout the underwriting process to placing policies in force for COIL and term conversions to COIL.

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All registered representatives can sell¹:

New sales

COIL Institutional Series®

VUL Optimizer®

- Annual premium of \$20k or more
- Must be a 5-pay or greater
- Age parameters as specified in product guidelines
- Broken premium flows are not accepted
- Case design illustrations for loans within the first 10 years not accepted
- 1035 of \$100k or more is accepted without additional premium
- Riders are accepted

Term conversions

VUL Incentive Life Protect®

BrightLife® Grow 159

Illustrations

Contact requests@ces-home.com if already registered with CES. You will need the following information:

- Email recipient(s) (if different from presenting financial professional)
- Presenting financial professional (s)
- Customer legal name
- Gender
- DOB/age
- Assumed rating (default is preferred nontobacco)
- State where signatures would take place
- Occupation/position
- Premium amount and duration (default is 7-pay)
- Rate of return (default is 8% gross, specify net or gross)
- Distribution age, if any (default is 65/70/75 depending on customer age)
- Distribution length (default is 15 years)

Suitability

- Using Equitable's Life eApp system will automatically include suitability paperwork that will need to be signed and sent to the Farmers Financial Solutions, LLC (FFC) compliance area for approvals/processing.
- If you are utilizing a paper application, you will need to submit it to the FFS Office of Supervisory Jurisdiction (OSJ).

¹ All registered representatives can sell our COIL Institutional Series®, VUL Incentive Life Protect® (term conversions only) and VUL Optimizer®.

Underwriting tips



Contacts

Both the financial professional and customer should provide all pertinent contact information. This will help ensure a more streamlined experience.



More is better

Provide a cover letter that details any related applications, special requests, etc.



Medical Information Questionnaire (MIQ)

An accurate and complete MIQ will lend to a better underwriting experience. Consider taking advantage of Equitable's **Send to Client** feature.



For further information

Click [here](#) to review our Condensed Life Underwriting Guide (**CLUG**).

Underwriting programs

1

Easy Underwriting

- Ages 18–60
- Face amounts up to \$2 million
- All products except COLI
- All rate classes

2

Executive Underwriting

- Ages 20–60
- **Face amounts up to \$4 million:** Need to have a physical with labs within the past 12 months for face amounts from \$2m–\$4m.
- COLI/CES
- All classes up to preferred

Important:

Always work with the customer to complete the Medical Information Questionnaire (MIQ) for all life applications.

Contact information

Life sales and illustration support

(888) 221-2294

requests@ces-home.com

Licensing

(888) 221-2294

licensingrequests@ces-home.com

Inforce business and policyholder services

(888) 221-2294

requests@cesadministration.com

New business for COIL and term conversions to COIL

(888) 221-2294

Call this line for life insurance case management help.

Commissions

(866) 888-9739, option 6

Usw_ffs_accounting@farmersinsurance.com

New business for VUL Optimizer®

Debra Watts (704) 341-6626

debra.watts@equitable.com

IT help with eApplication (eApp) system

(855) 606-6452, option 3

Click [here](#) to see your sales support contacts.



Quick tips:

- Please include the policy number in the subject line/cover sheet on **all** correspondence sent in.
- Please separate documents by policy number and send requests for individual policies separately.
- Do not submit different documents with different policy numbers in the subject line of an email/fax.

The Long-Term Care ServicesSM Rider is paid as an acceleration of the death benefit. There is an additional charge for the rider and it does have restrictions and limitations. A customer may qualify for the life insurance, but not the rider.

Life insurance products are issued by Equitable Financial Life Insurance Company (NY, NY) or Equitable Financial Life Insurance Company of America and are distributed by Equitable Distributors, LLC.

References to Equitable represent Equitable Financial Life Insurance Company (NY, NY) and Equitable Financial Life Insurance Company of America, which are affiliated companies. Overall, Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (NY, NY); Equitable Financial Life Insurance Company of America, an AZ stock company with an administrative office located in Charlotte, NC; and Equitable Distributors, LLC. The obligations of Equitable Financial and Equitable America are backed solely by their claims-paying abilities.

Life Insurance: • Is Not a Deposit of Any Bank • Is Not FDIC Insured • Is Not Insured by Any Federal Government Agency
• Is Not Guaranteed by Any Bank or Savings Association • Variable Life Insurance May Go Down in Value

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