



EQUITABLE

Exclusively for Farmers* agents

Selling Equitable products

Welcome to Equitable

To start selling Equitable products, you'll first need to reach out to the engagement manager for Farmers Financial Solutions® representatives to get you set up. Click [here](#) to find your Equitable Life Business Sales Support contacts.

The engagement manager will shepherd you through your onboarding process, including:

- Getting appointed
- Accessing the Equitable Life Portal, including: resources and product information
- Providing information on taking an application
- Supporting you through the New Business and Underwriting processes
- Being an end-to-end support person

Where to find product information

[Equitable.com](https://www.equitable.com)

Life Insurance financial resources: A website for financial professionals with information on our products and services. **No login credentials are required!**

All registered representatives can sell:

These products can be sold with or without a declination from Farmers New World Life Insurance Company

- VUL IL ProtectSM with or without our LTC SR
- VUL Optimizer[®] with or without LTC SR • COIL Institutional SeriesSM

For Farmers New World Life Insurance Company declined cases, you can sell

- IUL
- Term

Suitability guidelines for variable cases

- Suitability is an automated step within the electronic application process.
- The applicable suitability forms for Farmers Financial Solutions business (Customer Information Form and Request to Change Investments) are completed when an application is taken by the agent.
- The suitability forms are signed as part of the eApp DocuSign[®] package.
- Suitability forms are sent to the FFS OSJ for review using the Docupace platform.
- Equitable receives one of three responses from the FFS OSJ – approved, rejected, or not in good order (NIGO).
- The eApp will automatically transmit to underwriting with FFS OSJ approval. Typically, FFS OSJ approval takes up to 10 days.

** All registered representatives can sell our COIL Institutional SeriesSM and VUL Optimizer[®] with LTC SR.

New business service level agreements

28-48 hours

- Relationship case manager (RCM) initial review: 24-48 hours
- Administrative items received: 24-48 hours
- RCM final review: 24 hours after approval
- Policy delivery: 24-48 hours depending on method of delivery
- Post issue requirement review: 24 hours

45 days

- Delivery period 45 days

Once in force, same day

- **Commission payouts** are made to FFS once the policy goes in force. Please contact Farmers Financial Solutions with questions.

New business best practices

- 1 | Submitting the e-acknowledgement form with the application will allow for quicker delivery of the digital policy to the customer.
- 2 | When submitting an application, please send the email to: **NOCLifeApplications@equitable.com** and cc the RCM or fax to (855) 266-6819.
- 3 | If submitting documents for a case, please send your email to **DMC_Underwriting_Reqts@equitable.com** and cc the RCM. Please do not send only to the RCM to avoid delays.
- 4 | Please only submit TIFF or PDF files, all other formats will be rejected and cause delays.
- 5 | For 1035 exchanges, please allow 5 business days for status updates.
- 6 | Please utilize the agent remarks page of the application to provide any additional information or special requests so that we can highlight that information during the initial review of the case.
- 7 | Please let the applicant know the paramedical vendor will be contacting them to schedule the exam and lab draw.

New business tips

1 | 

Submitting the e-acknowledgement form with the application will allow for quicker delivery of the digital policy to you and the customer.

2 | 

Provide your email address on the FP Certification page.

3 | 

Ensure you are submitting a conforming illustration** with the application.***

4 | 

The RCM will send a follow-up communication to the agent on each case once every 5 business days.

5 | 

Please make sure to have your agent code when you call in so the RCM can verify your identity and assist.

6 | 

If you have multiple applications in for the same person or family, please indicate that on the remarks page of the application.****

7 | 

If you have questions regarding the offer or need more details regarding the medical questions posted, please reach out directly to the underwriter.

8 | 

Underwriting Contacts

To avoid delays, please respond to the question on the portal instead of emailing the RCM.

* For a declined case from FNWL, please be sure to add that into the remarks section of the application.

** A conforming illustration is an illustration that matches the elections made on the formal application.

***This is especially important for New York cases as this is needed prior to the case being sent to the underwriter.

****Please indicate if you would like us to mail them out at the same time, or as they are completed.

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
- COLI/CES
- All classes up to preferred

Important:

Always complete the Medical Information Questionnaire (MIQ) for all life applications.

For questions on a potential applicant or to discuss a case: Call 800-924-6669, option 1 to speak directly with an Underwriter

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

Life insurance products are issued by Equitable Financial Life Insurance Company (New York, NY) or Equitable Financial Life Insurance Company of America, an Arizona stock company with an administrative office located in Charlotte, NC and are distributed by Equitable Distributors, LLC.

References to Equitable represent both 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.

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