







EQUITABLE

Equitable's Easy Underwriting program

A simple, fluidless option for purchasing life insurance.

Equitable is committed to making the purchase of insurance products less invasive for clients, giving them the potential for underwriting without completing a paramedical exam or labs. This streamlined and easy process can be done with **Equitable's Smart App**, where available, which leverages technology to guide more effective client conversations and capture information needed to deliver an optimal underwriting decision. Most products and many riders are eligible for Easy Underwriting, including Equitable's Long-Term Care ServicesSM Rider (LTCSR).

 Applicants	 Residency	 Products/riders	 Face amount
Ages 18–60	U.S. citizen or permanent resident, both permanently residing in the United States	VUL Optimizer [®] , VUL Incentive Life Protect SM , VUL Legacy [®] Protect, BrightLife [®] Grow, Equitable Advantage SM , Term 10, 15, 20, ART Most riders, including Equitable's Long-Term Care Services SM Rider, are also eligible (Charitable Legacy Rider [®] , Disability of Premium Waiver and Disability Waiver of Monthly Deductions, Child Term Insurance Rider and Long-Term Care Services SM Rider).	Up to and including \$2,000,000

- There are no underwriting class restrictions on qualifying cases; all Preferred, Standard and Substandard risk classes are available, subject to product limitations.
- Traditional underwriting requirements will be needed for cases that do not qualify. However, your underwriting team will proactively seek and apply any other programs your client may qualify for or benefit from.

Here's how the process works for noninvasive, no-touch underwriting:

- All eligible cases submitted with a completed medical information questionnaire via eApp are **automatically** enrolled in the Easy Underwriting program.
- Equitable will utilize noninvasive and no-touch medical and nonmedical resources to conduct the underwriting review. In some cases, electronic health records or an APS may be necessary.
- Your underwriting team will then review the application, medical information questionnaire and obtained data.
- Once the file has been reviewed, we will advise you if the client has been approved or if further information is needed. If a client is ineligible for Easy Underwriting, a paramed exam and labs will be required.
- **Reminder:** Please do not order a paramed and labs unless advised to do so by your underwriter. Doing so will result in your client being ineligible for Easy Underwriting. Applicants who have completed a paramed exam and labs within the past 12 months are not eligible for Easy Underwriting. However, the prior Paramed and Lab slip may be acceptable in lieu of a new exam and should be submitted along with the application.

Send to Client: Through Equitable Life eApp, you can send the personal and medical history portions of the application to your client for completion. [Learn more.](#)

To learn more, call the Life Insurance Sales Desk
or visit equitableLIFT.com.

Life insurance products are issued by Equitable Financial Life Insurance Company (NY, 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.

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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