



FINAL PROTECTION® Simple issue whole life

Wouldn't it be great if Equitable Life® offered simple issue whole life insurance with no medical exam required?

PEACE OF MIND CAN BE THIS SIMPLE

- No medical exam. Underwriting is based on just a few simple health questions.
- Death benefit is payable from the day the policy is issued. No waiting period.
- Easy-to-use quote and application using the Equitable Sales Illustrations® System.
- Electronic submission process with no log in required.
- Accidental death benefit is automatically included for the life of the policy.¹
- From \$5,000 to \$50,000 of non-participating whole life insurance for people age 40 to 80.
- Competitive rates.
- 45% First Year Commission.

Your clients look to you for insurance protection.
Now there is one more reason for you to look to us!

Questions? Contact your Equitable Life Regional Sales Manager.



FOR ADVISOR USE ONLY

¹ Accidental death benefit terminates if reduced paid-up insurance is elected. Selecting reduced paid-up insurance may be subject to taxation and a tax reporting slip may be issued. ® denotes a trademark of The Equitable Life Insurance Company of Canada. This information does not constitute legal, tax, investment or other professional advice.

1035(2016/11/28)

final protection

FINAL PROTECTION

Simple issue whole life

THE NEED:

WHO DO YOU KNOW WHO WANTS TO...?

- Avoid the more intensive medical underwriting required for traditional policies. No medical exam required. Simply answer a few health questions.
- Leave memories not debts. The death benefit can be used to cover funeral and estate costs which can average \$5,000 – \$10,000.
- Create an instant legacy. A gift of \$5,000 to \$50,000 can help their children or grandchildren realize their goals by funding their education or making a down payment on a house. Or give something back to an alma mater, local hospital or favourite charity.
- Replace group life insurance coverage. Many people only have group life insurance for themselves and their spouses. When they retire, their group benefits often end as well.
- Find a cost-effective alternative to high term renewal premiums. Term owners who bought when premiums were low may now be facing renewal premiums that are through the roof.

THE SOLUTION:

Final Protection simple issue whole life

STARTING THE DISCUSSION WITH YOUR CLIENTS

Use this analogy to show your clients how they can purchase life insurance like a VIP:

“When you fly, do you fly economy or first class? If you’re like most people, you fly economy. That means that you are one of the many people standing in a long and slow line watching “priority class” customers check in and board at their leisure. They stroll up to their own line, no waiting, no hassles. Travel for them is simple.

With Final Protection, you are a “priority class” customer. No medical exam. Only a few simple health questions. No waiting, no hassles.

Let’s see if you qualify.”



1035(2016/11/28)

final protection