



WHY IT MAKES SENSE

- **Cover final expenses.**⁷ Tax-free death benefit can be used to pay outstanding debts, medical bills and final expenses or to leave a small inheritance to your loved ones or favourite charity.
- **No medical exam** means getting lifetime protection has never been easier. You may qualify for a policy even if you have a minor health issue or may have difficulty qualifying for other life insurance products.

Peace of mind can be this simple.

Talk to your advisor about **Final Protection** today.

⁷This is not a contract for the licensed services to fund funeral expenses. While Equitable Life® has made every effort to ensure the accuracy of the information presented here, the policy contract governs in all cases.

final protection

Works for me.®

Canadians have turned to Equitable Life since 1920 to protect what matters most. We work with your independent financial advisor to offer individual insurance and savings and retirement solutions that provide good value and meet your needs – now and in the future.

But we're not your typical financial services company. We have the knowledge, experience and ability to find solutions that work for you. We're friendly, caring and interested in helping. And we're owned by our participating policyholders, not shareholders. So we can focus on your interests and provide you with personalized service, security and wellbeing.



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LEAVE MEMORIES NOT DEBTS WITH FINAL PROTECTION®



LEAVE MEMORIES NOT DEBTS

Picture your life. Filled with treasured moments shared with friends and family.

Protect those memories with Final Protection®.



WHAT IT IS

Final Protection provides permanent whole life insurance¹ with underwriting based on just a few simple health questions. It is ideal for covering outstanding debts, medical bills and final expenses or to leave a small inheritance to your loved ones or favourite charity.

SIMPLE PROTECTION FOR LIFE

Final Protection offers:

- Up to \$50,000 of lifetime protection for people age 40 to 80.
- Death benefit available from the day the policy is issued. No waiting period.

SIMPLE PROCESS FOR YOU

No medical exam is required.² Simply answer a few health questions. No need to go through the more intensive medical underwriting required for many other life insurance products. Our easy electronic application means you'll receive your policy quickly.

THE GUARANTEES YOU WANT

Final Protection offers the guarantees that bring peace of mind:

- **Guaranteed lifetime protection** that can never be cancelled without your consent as long as the premiums are paid.
- **Guaranteed level premiums** give you the security of knowing that the premiums for your plan are guaranteed for life and will never increase.
- **Guaranteed cash value** that can be accessed if you need it.³

BUILT-IN FEATURES

Final Protection automatically provides you with additional benefits such as:

- **Accidental death benefit** which pays an additional death benefit⁴ equal to the original amount of insurance in the event of accidental death.
- **Reduced paid-up insurance** allows you to stop paying premiums on your policy if you need to and still maintain some of your insurance coverage.⁵
- **Living benefit**⁶ pays out a portion of the death benefit to you upon diagnosis of a terminal illness.
- **Bereavement counselling benefit** helps cover the cost of grief counselling for your beneficiary(ies).

¹ Final Protection is a non-participating policy and is not eligible to receive dividends. ² Results of the MIB check may require additional medical information. ³ The cash value of the policy is accessible through either policy loans or policy surrender and may be subject to taxation. A tax reporting slip may be issued. ⁴ Death must occur within 90 days of the accident. ⁵ The guaranteed reduced paid-up value is outlined in your contract. Electing this option may have tax consequences and a tax reporting slip may be issued. Accidental death benefit terminates if reduced paid-up is elected. ⁶ A non-contractual benefit subject to then current administrative rules.