



TERM INSURANCE A PLAN YOU CAN BUILD ON.

Whether you're looking for affordable life insurance to cover your short-term debts, mortgage, children's education or final expenses, term from Equitable Life® has you covered.

Term 10	Term 20	Term 30/65
10 year term for the lowest initial cost. ¹	20 year term for a longer initial premium. ²	Term 30/65 for the lowest overall cost for 30 years of coverage. ³

CUSTOMIZE YOUR PLAN

A term plan can be designed to meet your specific needs.

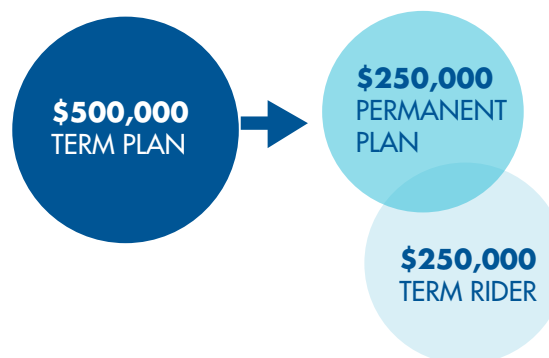
- Save money by combining multiple term coverages into one plan to meet your needs and budget.
- Add multiple lives to personally-owned plans and pay only one policy fee.⁴
- Add a critical illness insurance rider⁵ to provide funds to help manage personal and medical expenses so you can focus on your recovery.
- Other optional riders provide further customization.



CHANGE YOUR PLAN TO MEET YOUR CHANGING NEEDS

As your needs change, your insurance can too. No additional evidence of insurability is required.

- **Make a 10 year term last up to 25 years**
Exchange your 10 year term for a new 20 year term by the 5th anniversary.⁶
- **Switch part of your term to lifetime protection**
Convert part of your term policy to a permanent policy and add a term rider for the remaining coverage. Only one policy fee.⁷ For example:
- **Switch all of your term to lifetime protection**
Convert to a participating whole life or universal life policy to lock in lifetime rates.



Talk to your advisor about the right term insurance for you.

¹ Premiums renew every 10 years to age 85. ² Premiums renew every 20 years to age 85. ³ Premiums are payable to the later of 30 years and age 65, with no premium increases. ⁴ Multiple life coverage is not available on business-owned policies. ⁵ Provides a lump-sum benefit, following the diagnosis of one of the covered conditions, and a survival period of usually 30 days. See contract for full details. ⁶ It must be done by the 5th anniversary, or before age 65, whichever comes first. The new 20 year plan will be issued at current age and rates. ⁷ The term rider must be the same coverage type as the original term plan (term 10, 20 or 30/65). Plan minimums must be met. If 50% or more is converted, the remaining term can be added as a term rider at current age and rates. If less than 50% is converted, a term rider can be added to the permanent plan with a maximum face amount equal to the permanent coverage.



A PLAN BUILT JUST FOR YOU

Let's look at ways to make term insurance work for you!

YOUR NEEDS

What expenses would you like to cover in the event of your death or critical illness?

Mortgage (Pay it off or make funds available to cover payments.)	\$
Rent payment fund (Monthly rent X 12 months X number of years.)	\$
Loans and debts (Credit cards, car loans, student loans, line of credit, other personal debt.)	\$
Spousal or child support payments	\$
Children's education fund (Number of children X cost per year X number of years.)	\$
Business needs (Loans and debts, buy sell agreement, key person insurance.)	\$
Replace all or part of net annual salary (Amount of income replacement X number of years.)	\$
Estate taxes and final expenses payable at death	\$
TOTAL CASH REQUIRED	\$

YOUR PLAN

Using the space below, you and your advisor can design a term plan that meets your specific needs.

Thinking Term? Think Equitable.

The information in this brochure is not a substitute for tax or legal advice. Please consult your tax or legal professional for independent advice with respect to your personal circumstances. While Equitable Life has made every effort to ensure the accuracy of the information presented here, the policy contract governs in all cases.
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