

# INDIVIDUAL LIFE & HEALTH PRODUCTS AT A GLANCE

FOR ADVISOR USE ONLY



life & health

# ABOUT EQUITABLE LIFE OF CANADA



Equitable Life® is proud to be one of Canada's largest mutual life insurance companies. We are owned by our participating policyholders, not shareholders. This allows us to focus on management strategies that foster prudent long-term growth, continuity and stability.

We are dedicated to meeting our commitments to our customers – to provide good value and meet their needs for insurance protection and wealth accumulation – now and in the future. That's why Canadians have turned to Equitable Life since 1920 to protect what matters most.

Equitable Life is a focused, stable and strong company. We have sufficient earnings and capital to meet our future growth targets, and we continue to grow steadily. Our growth in sales has been driven by our ability to implement our strategic plan, placing a priority on products, service and execution. Our financial success reflects our continued commitment to profitable growth and our ability to navigate a changing regulatory and economic environment.

Our mutual structure is a key element of our value proposition, along with our diversified product portfolio and superior service. As an organization we're progressive, competitive and firmly committed to serving the best interests of our policyholders, through longer-term strategies that foster ongoing stability, growth and profitability.

QUESTIONS?

For more information, contact your Equitable Life Regional Sales Manager. 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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## PAR WHOLE LIFE: EQUIMAX®



<b>Plan summary:</b>	<p>Equimax participating* whole life insurance provides permanent life insurance protection and the opportunity for savings accumulation. There are two plan types to meet your clients' short and long-term goals.</p> <ul style="list-style-type: none"> <li>• <b>Equimax Estate Builder®</b> offers higher long-term value. Ideal for estate planning and covering taxes and fees at death</li> <li>• <b>Equimax Wealth Accumulator®</b> offers higher early cash values within the first 20 years. Ideal for building wealth that can be accessed for things like business needs or to supplement retirement income.</li> </ul>		
<b>Target market:</b>	<ul style="list-style-type: none"> <li>• Adults focused on estate planning and an effective means to ensure a tax-efficient transfer of their assets to their heirs</li> <li>• Those wanting to provide a child/grandchild with permanent adult insurance coverage at children's rates, plus access to cash value they can use to help pay for education or other expenses</li> <li>• Adults wanting to supplement their future retirement income</li> <li>• Adults interested in charitable giving using life insurance</li> <li>• Business owners wanting to protect their business while having higher early cash value on their balance sheet</li> </ul>		
<b>Premium payment options:</b>	<ul style="list-style-type: none"> <li>• Life pay</li> <li>• 20 pay</li> </ul>		
<b>Dividend options:</b>	<ol style="list-style-type: none"> <li>1. Paid in cash</li> <li>2. Premium reduction</li> <li>3. On deposit</li> </ol>	<ol style="list-style-type: none"> <li>4. Paid-up additions (PUAs)</li> <li>5. Enhanced protection (choice of enhancement guarantees: 10 year or lifetime)</li> </ol>	
<b>Additional deposits:</b>	<p>Excelsior deposit option (EDO) (available with dividend options paid-up additions and enhanced protection) can be used to increase the paid-up additions portion of the permanent coverage faster. Available on all plan types, issue ages, and substandard ratings of 300% or less. An 8% premium load is applied to all EDO deposits to cover compensation, premium tax and administrative expenses. Equitable Life will not accept an EDO payment that will cause the policy to lose its tax-exempt status.</p>		
<b>Availability:</b>	<ul style="list-style-type: none"> <li>• Single life</li> </ul>	<ul style="list-style-type: none"> <li>• Joint first-to-die (2 lives)</li> </ul>	<ul style="list-style-type: none"> <li>• Joint last-to-die (2 lives)</li> </ul>
<b>Issue ages:</b>	<ul style="list-style-type: none"> <li>• Life pay: Children: 0 - 17</li> <li>• 20 pay: Children: 0 - 17</li> </ul>	<ul style="list-style-type: none"> <li>Adults/Joint life: 18 - 85</li> <li>Adults/Joint life: 18 - 80</li> </ul>	<ul style="list-style-type: none"> <li>Single life: 0 - 85</li> <li>Single life: 0 - 80</li> </ul>
<b>Expiry:</b>	Lifetime coverage		
<b>Minimum sum insured:</b>	<ul style="list-style-type: none"> <li>• Single life: basic Equimax - \$10,000, Equimax with Enhancement - \$11,000</li> <li>• Joint life: \$25,000</li> </ul>		
<b>Maximum sum insured:</b>	\$20,000,000		
<b>Minimum premium:</b>	\$150 per year, \$15 per month		
<b>Admin/policy fees:</b>	\$50 per year / \$4.50 per month		
<b>Optional riders:</b>	<ul style="list-style-type: none"> <li>• Additional accidental death benefit</li> <li>• Children's protection rider</li> <li>• Disability waiver of premium provision</li> <li>• EquiLiving® critical illness insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Applicant's death and disability waiver rider (children's plans only)</li> <li>• Flexible guaranteed insurability option rider (children's plans only)</li> <li>• Term life insurance (on the life insured under a single life plan only)</li> </ul>	
<b>Built-in features:</b>	<ul style="list-style-type: none"> <li>• Bereavement counselling benefit</li> <li>• Living benefit</li> <li>• Disability benefit disbursement</li> </ul>	<ul style="list-style-type: none"> <li>• Option to elect individual policies (joint first-to-die plans only)</li> <li>• Reduced paid-up insurance</li> <li>• Survivor benefit (joint first-to-die plans only)</li> </ul>	
<b>EZcomplete® online application:</b>	<ul style="list-style-type: none"> <li>• Use it for in person or non-face-to-face meetings.</li> <li>• EZcomplete easily guides you through only the required sections of the application.</li> <li>• It includes functionality that allows your clients to sign the application using their own electronic device.</li> <li>• Login to EquiNet® and click on the EZcomplete icon on the menu bar.</li> </ul>		

\* Dividends are not guaranteed and are paid at the sole discretion of the Board of Directors. Dividends may be subject to taxation. Dividends will vary based on the actual investment returns in the participating account as well as mortality, expenses, lapse, claims experience, taxes and other experience of the participating block of policies.



## TERM INSURANCE

Plan summary:	<p>Equitable Life's term insurance plans provide low-cost life insurance protection. There are a variety of plan types available to meet your clients' unique needs and financial obligations:</p> <ul style="list-style-type: none"> <li>• 10 and 20 year renewable and convertible (YRCT) – guaranteed renewable premiums to age 85</li> <li>• Term 30/65 (convertible) – guaranteed level premiums payable to the later of 30 years and age 65</li> </ul>
Target market:	<ul style="list-style-type: none"> <li>• Individuals or families seeking immediate mortgage/debt protection or income replacement</li> <li>• Business owners seeking creditor protection, key-person protection or buy sell agreements</li> <li>• Individuals or families looking for an affordable alternative to more costly permanent coverage</li> </ul>
Exchange option:	Option to exchange 10 YRCT to 20 YRCT without evidence after 1 <sup>st</sup> anniversary but before the earliest of the 5 <sup>th</sup> anniversary and the anniversary nearest the insured's 65 <sup>th</sup> birthday.
Convertibility:	<ul style="list-style-type: none"> <li>• 10 &amp; 20 YRCT: convertible up to age 71 (oldest life for joint plans)</li> <li>• Term 30/65: convertible up to age 60</li> </ul>
Availability:	<ul style="list-style-type: none"> <li>• Single life</li> <li>• Multiple coverages</li> <li>• Multiple lives (up to 5 lives). Not available on business-owned policies.</li> <li>• Joint first-to-die (2 lives) – only available on 10 &amp; 20 YRCT</li> <li>• 10 &amp; 20 YRCT are available as riders on universal life and EquiLiving critical illness insurance (adult plans only)</li> <li>• 10 &amp; 20 YRCT and Term 30/65 are all available as riders on Equimax whole life (adult plans only)</li> </ul>
Issue ages:	<ul style="list-style-type: none"> <li>• 10 YRCT: 18 - 75 (expires at age 85)</li> <li>• 20 YRCT: 18 - 65 (expires at age 85)</li> <li>• Term 30/65: 18 - 55 (expires at the later of 30 years and age 65)</li> </ul>
Underwriting classes:	<p>Preferred underwriting is available for face amounts greater than \$1,000,000:</p> <ul style="list-style-type: none"> <li>• Class 1 – Preferred plus non-smoker</li> <li>• Class 2 – Preferred non-smoker</li> <li>• Class 3 – Non-smoker (standard)</li> <li>• Class 4 – Preferred smoker</li> <li>• Class 5 – Smoker (standard)</li> </ul>
Rate bands:	<p>Minimum sum insured: \$50,000</p> <ul style="list-style-type: none"> <li>• Band 1: \$50,000 - \$99,999</li> <li>• Band 2: \$100,000 - \$249,999</li> <li>• Band 3: \$250,000 - \$499,999</li> <li>• Band 4: \$500,000 - \$999,999</li> <li>• Band 5: \$1,000,000 - \$2,499,999</li> <li>• Band 6: \$2,500,000 +</li> </ul>
Admin/policy fees:	\$50 per year / \$4.50 per month
Optional riders:	<ul style="list-style-type: none"> <li>• Additional accidental death benefit</li> <li>• Children's protection rider</li> <li>• Disability waiver of premium provision</li> <li>• EquiLiving<sup>®</sup> critical illness insurance</li> <li>• Guaranteed insurability option</li> </ul>
Built-in features:	<ul style="list-style-type: none"> <li>• Bereavement counselling benefit</li> <li>• Living benefit</li> <li>• Substitution of a life insured</li> <li>• Survivor benefits and separate policy option (joint first-to-die 10 &amp; 20 YRCT only)</li> </ul>
EZcomplete <sup>®</sup> online application:	<ul style="list-style-type: none"> <li>• Use it for in person or non face-to-face meetings.</li> <li>• EZcomplete<sup>®</sup> easily guides you through only the required sections of the application.</li> <li>• It includes functionality that allows your clients to sign the application using their own electronic device.</li> <li>• Login to EquiNet<sup>®</sup> and click on the EZcomplete icon on the menu bar.</li> </ul>

## UNIVERSAL LIFE: EQUATION GENERATION® IV



Plan summary:	Equation Generation IV universal life insurance combines low-cost life insurance with competitive savings, investment opportunities and optional features to meet different needs. It's available in two plan types: <ul style="list-style-type: none"> <li>• Equation Generation IV with Bonus</li> <li>• Equation Generation IV Low Fees</li> </ul>						
Target market:	<ul style="list-style-type: none"> <li>• Families seeking immediate protection with the intention of establishing an estate</li> <li>• Pre-retirees seeking tax-advantaged growth to accumulate funds to supplement regular or early retirement</li> <li>• Retirees seeking to protect and preserve an established estate</li> <li>• Business owners seeking insurance protection for business partners (key-person protection)</li> </ul>						
Cost of insurance options:	<ul style="list-style-type: none"> <li>• YRT</li> <li>• Level</li> </ul>						
Death benefit options:	<ul style="list-style-type: none"> <li>• Account value protector (sum insured + fund value)</li> <li>• Level protector (level sum insured)</li> </ul>						
Bonuses:	<ul style="list-style-type: none"> <li>• Guaranteed investment bonus of 0.75% of the account value beginning in 2<sup>nd</sup> year for Equation Generation IV with bonus</li> <li>• Incentive bonus of up to 0.50% of the account value available for all Equation Generation IV plans</li> </ul>						
Availability:	<ul style="list-style-type: none"> <li>• Single life</li> <li>• Joint first-to-die (2 lives)</li> <li>• Joint last-to-die (2 lives)</li> </ul>						
Issue ages:	Children: 0 - 15    Adults: 16 - 80						
Minimum sum insured:	<table> <tr> <td>Children: \$25,000</td> <td>Joint first-to-die: \$50,000</td> </tr> <tr> <td>Adults: \$50,000</td> <td>Joint last-to-die: \$50,000</td> </tr> </table>	Children: \$25,000	Joint first-to-die: \$50,000	Adults: \$50,000	Joint last-to-die: \$50,000		
Children: \$25,000	Joint first-to-die: \$50,000						
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Rate bands:	<table> <tr> <td>\$25,000 - \$49,999 (children only)</td> <td>\$100,000 - \$249,999</td> <td>\$500,000 +</td> </tr> <tr> <td>\$50,000 - \$99,999</td> <td>\$250,000 - \$499,999</td> <td></td> </tr> </table>	\$25,000 - \$49,999 (children only)	\$100,000 - \$249,999	\$500,000 +	\$50,000 - \$99,999	\$250,000 - \$499,999	
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\$50,000 - \$99,999	\$250,000 - \$499,999						
Admin/policy fees:	<table> <tr> <td>Children: \$8 per month</td> </tr> <tr> <td>Adults: \$10 per month</td> </tr> </table>	Children: \$8 per month	Adults: \$10 per month				
Children: \$8 per month							
Adults: \$10 per month							
Premium tax:	Varies by province and territory						
Surrender charges:	Applies for 9 years						
Investment options:	<ul style="list-style-type: none"> <li>• Daily interest account</li> <li>• Guaranteed deposit accounts (1, 5, 10 year)</li> <li>• Linked interest options <ul style="list-style-type: none"> <li>- 5 index interest options</li> <li>- 7 performance fund interest options</li> <li>- 5 portfolio interest options (tracking Franklin Quotential)</li> </ul> </li> </ul>						
Optional riders:	<ul style="list-style-type: none"> <li>• Additional accidental death benefit</li> <li>• Children's protection rider</li> <li>• EquiLiving® critical illness insurance</li> <li>• Flexible guaranteed insurability option (children's plans only)</li> <li>• Term life insurance (on the life insured under a single life plan only)</li> <li>• Waiver of monthly charges</li> </ul>						
Built-in features:	<table> <tr> <td>• Bereavement counselling benefit</td> <td>• Living benefit</td> </tr> <tr> <td>• Disability benefit disbursement</td> <td>• Special options provision (joint first-to-die)</td> </tr> </table>	• Bereavement counselling benefit	• Living benefit	• Disability benefit disbursement	• Special options provision (joint first-to-die)		
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EZcomplete® online application:	<ul style="list-style-type: none"> <li>• Use it for in person or non-face-to-face meetings.</li> <li>• EZcomplete easily guides you through only the required sections of the application.</li> <li>• It includes functionality that allows your clients to sign the application using their own electronic device.</li> <li>• Login to EquiNet® and click on the EZcomplete icon on the menu bar.</li> </ul>						



## CRITICAL ILLNESS: EQUILIVING® (FOR ADULTS)

<b>Plan summary:</b>	Equiliving provides a lump-sum benefit, following a survival period of typically 30 days after diagnosis of one of the critical conditions covered by the plan. Clients can use the benefit payment any way they wish, to make living with one of the life-altering conditions more comfortable.				
<b>Target market:</b>	<ul style="list-style-type: none"> <li>• Individuals seeking peace of mind that a critical illness will not impact their financial plans</li> <li>• Business owners planning for the continuation of their business in case a critical illness strikes</li> </ul>				
<b>Covered conditions:</b>	<p>Equiliving offers your clients 25 covered conditions:</p> <ul style="list-style-type: none"> <li>• Heart attack</li> <li>• Alzheimer's disease</li> <li>• Bacterial meningitis</li> <li>• Coronary artery bypass surgery</li> <li>• Heart valve replacement</li> <li>• Loss of limbs</li> <li>• Motor neuron disease</li> <li>• Paralysis</li> <li>• Major organ failure on waiting list for transplant</li> <li>• Stroke</li> <li>• Aortic surgery</li> <li>• Benign brain tumour</li> <li>• Coma</li> <li>• Kidney failure</li> <li>• Loss of speech</li> <li>• Multiple sclerosis</li> <li>• Parkinson's disease</li> <li>• Cancer</li> <li>• Aplastic anaemia</li> <li>• Blindness</li> <li>• Deafness</li> <li>• Loss of independent existence*</li> <li>• Major organ transplant</li> <li>• Occupational HIV infection</li> <li>• Severe burns</li> </ul> <p>*Loss of independent existence provides a benefit for cognitive impairment and/or a total and permanent inability to perform two or more of: bathing, dressing, toileting, continence, transferring, feeding.</p>				
<b>Early detection benefit:</b>	<p>Early detection benefit will pay the lesser of 15% of the Equiliving face amount and \$50,000 following the survival period after diagnosis of one of the following four non-life threatening conditions. This benefit can be paid twice but only once for any condition.</p> <ul style="list-style-type: none"> <li>• Early prostate cancer</li> <li>• Ductal breast cancer</li> <li>• Superficial malignant melanoma</li> <li>• Coronary angioplasty</li> </ul>				
<b>Plan types / issue ages:</b>	<ul style="list-style-type: none"> <li>• 10 year renewable to age 75 (ages 18 - 65)</li> <li>• Level to age 75 (ages 18 - 64)</li> <li>• Level to age 100 (ages 18 - 65)</li> </ul>				
<b>Availability:</b>	<ul style="list-style-type: none"> <li>• Single life</li> <li>• Available as a rider on Equation Generation IV universal life, Equimax participating whole life, and term life insurance plans.</li> </ul>				
<b>Change privilege:</b>	<ul style="list-style-type: none"> <li>• 10 year renewable to age 75 plan can be converted to a level to age 75 or level to age 100 plan up to and including the anniversary nearest the insured's age 60</li> <li>• No evidence of insurability is required</li> </ul>				
<b>Expiry:</b>	Age 75 or life, depending on plan type				
<b>Sum insured:</b>	Minimum: \$25,000    Maximum \$2,000,000				
<b>Rate bands:</b>	<table border="0"> <tr> <td>\$25,000 - \$49,999</td> <td>\$100,000 - \$249,999</td> </tr> <tr> <td>\$50,000 - \$99,999</td> <td>\$250,000 +</td> </tr> </table>	\$25,000 - \$49,999	\$100,000 - \$249,999	\$50,000 - \$99,999	\$250,000 +
\$25,000 - \$49,999	\$100,000 - \$249,999				
\$50,000 - \$99,999	\$250,000 +				
<b>Admin/ policy fees:</b>	\$50 per year / \$4.50 per month				
<b>Optional riders:</b>	<ul style="list-style-type: none"> <li>• Accidental death benefit rider</li> <li>• Disability waiver of premium rider</li> <li>• Return of premiums at expiry rider (10 year renewable to age 75)</li> <li>• Return of premiums on death rider</li> <li>• Return of premiums on surrender/expiry rider (level to age 75 &amp; level to age 100)*</li> <li>• Term life insurance riders</li> </ul>				
<b>Built-in features:</b>	<ul style="list-style-type: none"> <li>• Change privilege on 10 year renewable plans</li> <li>• Guaranteed premiums</li> </ul>				
<b>EZcomplete® online application:</b>	<ul style="list-style-type: none"> <li>• Use it for in person or non-face-to-face meetings.</li> <li>• EZcomplete easily guides you through only the required sections of the application.</li> <li>• It includes functionality that allows your clients to sign the application using their own electronic device.</li> <li>• Login to EquiNet® and click on the EZcomplete icon on the menu bar.</li> </ul>				

\* Upon surrender on the 15<sup>th</sup> policy anniversary, 75% of the premiums to be returned are payable. This percentage increases by 5% each year, reaching 100% on and after the 20<sup>th</sup> policy anniversary. Some limitations apply.

## CRITICAL ILLNESS: EQUILIVING® (FOR CHILDREN)



<b>Plan summary:</b>	Equiliving provides a lump-sum benefit, following a survival period of typically 30 days after diagnosis of one of the critical conditions covered by the plan. Parents can use the benefit payment to cover expenses so they can take a leave from work to care for a sick child, access alternate treatment, or ensure the costs associated with a critical illness do not impact the financial security of the family.
<b>Target market:</b>	<ul style="list-style-type: none"> <li>Parents wanting to access the best medical treatment for a sick child while protecting the family's ongoing financial security.</li> </ul>
<b>Covered conditions:</b>	<p>Equiliving provides coverage for the following 5 childhood conditions until age 25:</p> <ul style="list-style-type: none"> <li>Cerebral palsy</li> <li>Muscular dystrophy</li> <li>Congenital heart disease</li> <li>Type 1 diabetes mellitus</li> <li>Cystic fibrosis</li> </ul> <p>It also provides immediate coverage for the following adult conditions:</p> <ul style="list-style-type: none"> <li>Heart attack</li> <li>Alzheimer's disease</li> <li>Bacterial meningitis</li> <li>Coronary artery bypass surgery</li> <li>Heart valve replacement</li> <li>Loss of limbs</li> <li>Motor neuron disease</li> <li>Paralysis</li> <li>Major organ failure on waiting list for transplant</li> <li>Stroke</li> <li>Aortic surgery</li> <li>Benign brain tumour</li> <li>Coma</li> <li>Kidney failure</li> <li>Loss of speech</li> <li>Multiple sclerosis</li> <li>Parkinson's disease</li> <li>Cancer</li> <li>Aplastic anaemia</li> <li>Blindness</li> <li>Deafness</li> <li>Loss of independent existence*</li> <li>Major organ transplant</li> <li>Occupational HIV infection</li> <li>Severe burns</li> </ul> <p>*Loss of independent existence provides a benefit for cognitive impairment and/or a total and permanent inability to perform two or more of: bathing, dressing, toileting, continence, transferring, feeding.</p> <p>* Loss of independent existence does not apply until age 18 at which time it is added automatically.</p>
<b>Early detection benefit:</b>	<p>Early detection benefit will pay the lesser of 15% of the Equiliving face amount and \$50,000 following the survival period after diagnosis of one of the four following non-life threatening conditions. This benefit can be paid twice but only once for any condition.</p> <ul style="list-style-type: none"> <li>Early prostate cancer</li> <li>Ductal breast cancer</li> <li>Superficial malignant melanoma</li> <li>Coronary angioplasty</li> </ul>
<b>Plan types / issue ages:</b>	<ul style="list-style-type: none"> <li>10 year renewable to age 75 (ages 30 days - 17 years)</li> <li>Level to age 75 (ages 30 days - 17 years)</li> <li>Level to age 100 (ages 30 days - 17 years)</li> </ul>
<b>Availability:</b>	<ul style="list-style-type: none"> <li>Single life</li> <li>Available as a rider on Equation Generation IV universal life and Equimax participating whole life plans where the child is the life insured</li> </ul>
<b>Change privilege:</b>	<ul style="list-style-type: none"> <li>10 year renewable to age 75 plan can be converted to a level to age 75 or level to age 100 plan up to and including the anniversary nearest the insured's age 60</li> <li>No evidence of insurability is required</li> </ul>
<b>Expiry:</b>	Age 75 or life, depending on plan type
<b>Sum insured:</b>	Minimum: \$25,000 Maximum \$250,000
<b>Rate bands:</b>	\$25,000 - \$ 49,999                      \$100,000 - \$250,000 + \$50,000 - \$ 99,999
<b>Admin/ policy fees:</b>	\$50 per year / \$4.50 per month
<b>Optional riders:</b>	<ul style="list-style-type: none"> <li>Applicant's death and disability waiver of premium rider</li> <li>Return of premiums at expiry rider (10 year renewable to age 75)</li> <li>Return of premiums on death rider</li> <li>Return of premiums on surrender/expiry rider (level to age 75 &amp; level to age 100)*</li> </ul>
<b>Built-in features:</b>	<ul style="list-style-type: none"> <li>Change privilege on 10 year renewable plans</li> <li>Guaranteed premiums</li> </ul>
<b>EZcomplete® online application:</b>	<ul style="list-style-type: none"> <li>Use it for in person or non-face-to-face meetings.</li> <li>EZcomplete easily guides you through only the required sections of the application.</li> <li>It includes functionality that allows your clients to sign the application using their own electronic device.</li> <li>Login to EquiNet® and click on the EZcomplete icon on the menu bar.</li> </ul>

\* Upon surrender on the 15<sup>th</sup> policy anniversary, 75% of the premiums to be returned are payable. This percentage increases by 5% each year, reaching 100% on and after the 20<sup>th</sup> policy anniversary. Some limitations may apply.

# Works for me.®

Canadians have turned to Equitable Life since 1920 to protect what matters most. We work with you to offer solutions that provide good value, and help you navigate those solutions to meet the needs of your clients.

Equitable Life is 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, allowing us to focus on your needs and providing you with personalized service, financial protection and peace of mind.

