

Term Life Insurance

Flexible protection that can last a

LIFETIME

Cover your temporary
and lifetime needs

Partial conversion

Make your 10 year term
last up to 25 years

Exchange

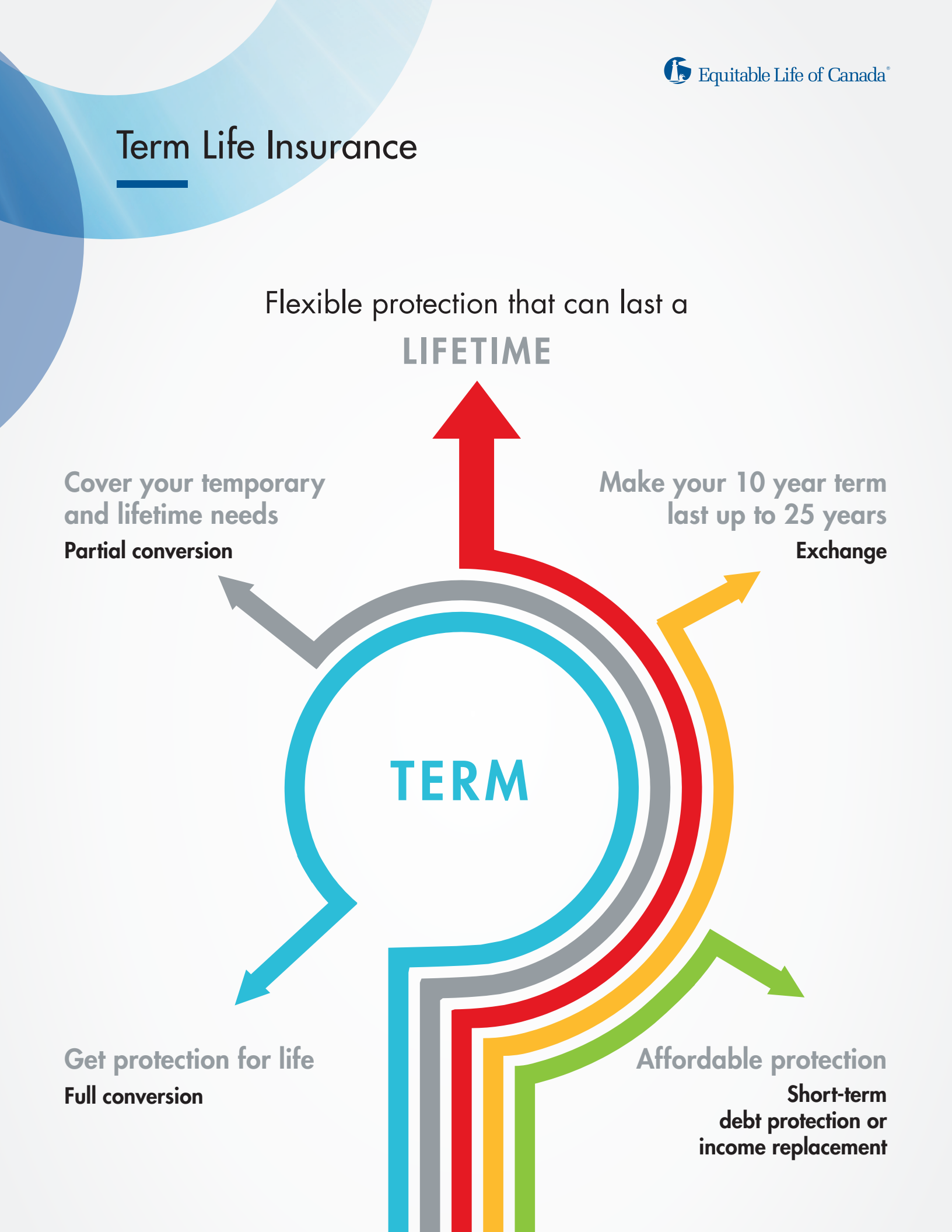
TERM

Get protection for life

Full conversion

Affordable protection

**Short-term
debt protection or
income replacement**



Term Life Insurance

Flexible protection that can last a lifetime

AFFORDABLE PROTECTION

- Equitable Life® offers competitive rates.
- Alternative to mortgage insurance through a lender.
- Protection for short-term debt and income replacement.
- Insuring child support payments in a divorce situation.
- Save money by layering multiple term coverages or adding multiple lives¹ on one plan.

REWARDS YOU FOR YOUR HEALTHY LIFESTYLE WITH PREFERRED RATES

- Available for face amounts starting at \$1,000,000 for ages 18-50, and \$500,000 for ages 51-60. Preferred underwriting is not available for ages 61 and above.

ADJUST YOUR PLAN TO MEET YOUR CHANGING NEEDS

As your needs change, your insurance can too, regardless of your health.

Make a 10 year term last 25 years (Exchange option)

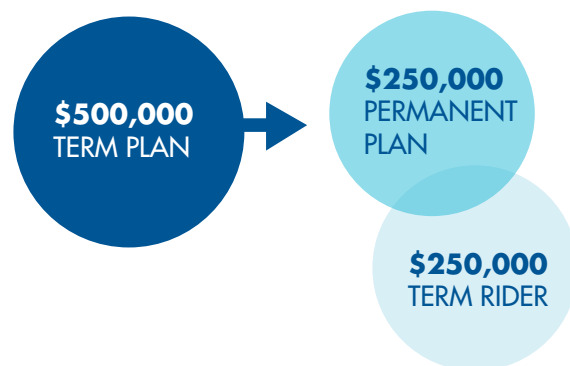
- Delay your renewal period (and higher renewal premiums) by exchanging your 10 year term for a new 20 year term by the 5th policy anniversary.²
- No additional underwriting required, regardless of health.

Cover both your temporary and lifetime needs (Partial conversion)³

- Convert part of your term policy to a permanent policy and add a term rider for the remaining coverage. For example:
- Convenience of one policy and one policy fee.
- No additional underwriting required, regardless of health.

Get protection for life (Full conversion)³

- Convert your entire term policy to a participating whole life or universal life policy.
- Lock in a level lifetime rate.
- No additional underwriting required, regardless of health.



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

¹ Multiple term coverages and multiple lives are not available on business-owned policies.

² Exchange must be done by the 5th policy anniversary, or before age 65, whichever comes first. The new 20 year plan will be issued at current age and rates.

³ Any conversion must occur prior to the age specified in the contract and plan minimums must be met. For partial conversions, if 50% or more of the term coverage is converted, the remaining term can be added as a term rider to a permanent plan, at current age and rates. If less than 50% of the term coverage is converted, the remaining term can be added as a term rider at current age and rates to a maximum face amount equal to the permanent coverage. See contract for details.

This information does not constitute legal, tax, investment or other professional advice.

® denotes a trademark of The Equitable Life Insurance Company of Canada.