

Make Equitable Life® your first choice for insurance

As one of Canada's largest mutual life insurance companies, we offer a broad range of individual life and health products with competitive rates and compensation. Here are some key reasons to make our products your first choice.

Participating whole life - Equimax Estate Builder® / Equimax Wealth Accumulator®

- Dividends have been credited every year since we first launched participating whole life in 1936.¹
- Choice of three guaranteed premium options – payable for 10 years (Equimax Estate Builder only), 20 years or life.
- Competitive rates and values in both the middle income family and advanced large case markets.
- Retirement and estate planning concepts built right into the Equitable Sales Illustrations® System.
- Advanced insurance planning concepts and support to help you grow your sales in the large case market.

Term 10, term 20 and term 30/65

- Some of the best rates in the industry for ages 30 – 55.
- Product comparison report for selecting the optimal combination of term coverages.
- Convertible to participating whole life or universal life.
- Clients who qualify for preferred rates on term riders or stand-alone plans may automatically qualify for EquiLiving® critical illness insurance.²

Universal life - Equation Generation® IV (bonus and low fees)

- Choice of death benefits and guaranteed cost of insurance (COI) options.
- Guaranteed investment bonus of 0.75% starting 2nd year with bonus version.
- Competitive administration fees on investment accounts with low fees version.
- Retirement and estate planning concepts built right into the Equitable Sales Illustrations® System.
- Advanced insurance planning concepts and support to help you grow your sales in the large case market.

EquiLiving® - critical illness insurance

- 26 covered conditions plus 5 additional covered conditions for children.
- Loss of independent existence included at no extra charge.
- Early detection benefit – 15% of face amount up to \$50,000, can be claimed once for each condition.³
- Choice of guaranteed premium options: 10 year renewable to age 75, level to age 75, level to age 100 (coverage for life), 20 Pay coverage to age 75, 20 Pay coverage for life.
- Available as a rider on Equimax, Equation Generation IV and term life plans.⁴

Submit your applications electronically. It's easy with EZcomplete®. Use it for in person or non-face-to-face meetings.⁵

¹ 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. ² Some restrictions apply.

³ Payment does not reduce the EquiLiving benefit. ⁴ EquiLiving 20 Pay plan options are not available on term plans. ⁵ Login to EquiNet® and click on the EZcomplete icon on the menu bar.

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