

Equimax Wealth Accumulator®

The path to maximizing tax-advantaged growth

LET EQUITABLE LIFE®
SHOW YOU THE WAY!

Opportunity for extra
payments with Excelerator
Deposit Option (EDO)



Strong early
cash values



60 months of EDO
payment flexibility¹

EDO available
on cases rated
300% or less²



Built-in Living
Benefit³

YOU HAVE
ARRIVED AT
YOUR
DESTINATION!

Equimax
Wealth
Accumulator®

FOR ADVISOR USE ONLY

¹ This applies only to policies with an effective date of March 23, 2020 or later. The amount of the EDO payment allowed may be limited to the maximum EDO payment made in previous years depending on the policy year. For approved EDO amounts exceeding \$150,000 annually (\$12,500 monthly), clients have up to 12 months from the date the application was signed or the date of the last EDO payment to make an EDO payment before a contribution cap may apply. See [Advisor/Admin Guide](#) on EquiNet® for full details. ² Not available if the policy has a flat extra rating. ³ Formerly called the Disability Benefit Disbursement. See sample policy contract for full details, including the qualifications for any payment. If a life insured is assessed with a flat extra rating or a rating of more than 300%, including a declined rating on a joint last to die policy, the policy is not eligible for a Living Benefit payment based on the disability of that life insured. Policy cash value and death benefit will decrease. Tax laws are subject to change. Payment of the living benefit may affect the adjusted cost basis (ACB) of the policy as it is considered payment of a capital benefit. Changes in ACB can affect the future taxation of the policy. For additional information on the living benefit please refer to the [Advisor/Admin Guide](#) on EquiNet®.

Robust insurance features, strong early cash values, and the option to make extra payments make Equimax Wealth Accumulator the solution for clients seeking insurance protection and wealth accumulation.

<p>Strong early cash values</p>	<p>Builds early cash value that can help clients protect their business</p> <ul style="list-style-type: none"> • We offer strong cash value in years 1 to 10 for clients who need a highly liquid investment with immediate cash value. <p>TIP: Equimax® is an excellent choice for clients who, in addition to a life insurance need, want a tax-effective alternative to traditional taxable investments for building wealth.</p>
<p>Opportunity for extra payments with Excelerator Deposit Option (EDO)</p>	<p>Designed to optimize cash value growth</p> <ul style="list-style-type: none"> • EDO allows for extra payments to the Equimax Wealth Accumulator policy⁸ which accelerates the tax-advantaged investment growth. • A term rider applied for and issued at the same time as the Equimax coverage may allow for an increase to the maximum EDO payment limit.⁴ <p>TIP: Additional EDO payments allow you to illustrate an earlier premium offset.⁵</p>
<p>60 months of EDO payment flexibility¹</p>	<p>Flexibility to meet changing situations</p> <ul style="list-style-type: none"> • Clients can start EDO payments¹ up to 60 months after the date the application was signed, or resume EDO payments up to 60 months after the last EDO payment, without further evidence of insurability. • Applies to Equimax⁶ policies with an effective date of March 23, 2020 or later. <p>TIP: Encourage clients (with approved EDO payments of more than \$150,000 annually) to make their initial payment within 12 months of the date the application was signed, and continue to make all scheduled EDO payments to avoid having a contribution cap applied.¹</p>
<p>EDO available on cases rated at 300% or less</p>	<p>Offer the benefits of EDO to more clients</p> <ul style="list-style-type: none"> • EDO is available on applications rated 300% or less² for new and existing clients. • For existing clients, if approved, the EDO contract provisions that apply will be based on the effective date of the insurance policy, not the date the EDO was added. • Applies to Equimax⁵ policies issued under the 2017 tax rules. <p>TIP: Do you know any existing Equimax clients who were declined EDO due to a rating? They can apply for EDO provided their policy was issued under the 2017 tax rules. Evidence of insurability and underwriting approval is required.</p>
<p>Built-in Living Benefit</p>	<p>Access to cash value in the event of a disability</p> <ul style="list-style-type: none"> • The Living Benefit may provide a tax-free, lump sum payment of up to 100% of the policy's cash value if the insured becomes disabled.³ • Available on Equimax⁶ policies issued under the 2017 tax rules.⁷ <p>TIP: Show older clients who may not qualify for standalone disability insurance because of their age or health how Equimax can provide access to their policy's cash value should they become disabled.³</p>

Equimax participating whole life insurance. Just one more reason to make Equitable Life your first choice.

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More information is available on EquiNet® on the Whole Life Insurance Product page under the Resources tab.

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