

# 5

## great reasons to make Equitable Life your first choice

### 1 OUR COMMITMENT TO SERVICE

Equitable Life® is committed to service. Each year, Life Ops Consulting Group conducts an independent survey of financial advisors to find out how satisfied they are with the service they receive from life insurance companies in Canada. Since 2015, financial advisors have consistently ranked Equitable Life among the top 25% of companies surveyed, for its service in such areas as:

- Overall service performance,
- Overall new business service performance,
- Overall inforce administration service performance,
- Being a company they are likely to recommend to other advisors.

We're working hard to get your business and keep it.

Source: Life Ops Consulting Group Distribution Service Satisfaction Survey 2015 – 2018 (independent advisors), Life and critical illness insurance.

### 2 BROAD COMPETITIVE PRODUCT SHELF

Whether your clients want to protect what's important or save for the future, Equitable Life offers some of the most competitive products on the market. Our broad range of insurance and savings products provides you with competitive, flexible solutions for your clients' financial needs.

- Term life insurance offers affordable protection with a choice of premium payment options to fit your clients' budget.
- Participating whole life insurance provides a guaranteed death benefit, premiums and cash value. Policyholders are eligible to participate in the earnings of the participating account through dividend payments.<sup>1</sup>
- Universal life combines cost-effective life insurance protection and a choice of tax-advantaged investment opportunities in one convenient package.
- Critical illness insurance provides protection so your clients can deal with the financial implications of surviving one of the covered critical conditions.
- A complete range of investment and annuity products designed to meet your clients' savings, accumulation and income needs.

<sup>1</sup>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.

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## 3 UNDERWRITING MADE EASY

Equitable Life makes it easy to do business with us.

- Direct access to underwriters and a team dedicated to helping with large cases.
- Non-smoker definition allows for one cigar/cigarillo per month, subject to a negative cotinine level. Clients who use marijuana, whether inhaled or ingested, may qualify for non-smoker rates (Class 3).
- Only a non-medical is required for ages up to 45 and face amounts up to and including \$1,000,000 on any life insurance product.

## 4 REGIONAL SALES SUPPORT

In the field where you need it!

Many advisors prefer to deal with a successful mid-size company like Equitable Life because we take the time to personally understand your business needs and help develop solutions. We have expanded our focus and support in the large case market. Our Regional Sales Managers, located coast to coast, provide personalized sales support. To get connected to a Regional Sales Manager, go to [equitable.ca](http://equitable.ca), click on the Advisors tab on the Get in touch page and contact Advisor Services.

## 5 ONLINE ADVISOR TOOLS

EquiNet® Equitable Life's advisor site is fully bilingual and mobile friendly. It puts the tools and information you need to run your business right at your fingertips. These include:

- Up-to-date information for existing policies and new business pending inquiries.
- EZcomplete® online application. Use it for in person or non-face-to-face meetings. It easily guides you through only the required sections of the insurance and savings and retirement applications.
- Easy access to administrative forms and processes.
- Online annuity quotation for payout annuities.
- Equitable Sales Illustrations® System includes advanced retirement and estate planning concepts to help you grow your sales in the large case market.
- Sales solutions, strategies, and sales tracks to help you make the sale.

To access EquiNet, go to [equitable.ca](http://equitable.ca) and click on Advisors (EquiNet) under the Log In tab.

**Personalized service. Diversified and competitive product portfolio. Competitive underwriting.**