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## Great reasons to choose Equitable® for large case clients

- 1** We are very active in the large case life insurance market in Canada. We have deep experience across all facets of our business to deliver a first in class experience. Our largest contracts issued in 2023 were more than \$2 million premium per policy.
- 2** As a mutual, we provide financial security differently by focusing exclusively on our clients. Our mutual status allows us to deliver personalized service, security, and wellbeing—with over a century of superior client experience and expertise. Our 100% Canadian-based employees are deeply knowledgeable in the Canadian insurance marketplace.
- 3** We have a dedicated large case team and process to help ensure an excellent advisor and client experience.
- 4** Equimax®, our participating whole life product line, is very competitive and recently underwent an exciting update.
- 5** Our maximum ultimate NAAR is over \$110 million.
- 6** Our internal retention is \$10 million. This is a great option for meeting your wealthy clients' capacity needs.
- 7** Our LICAT ratio—a measure of a carrier's ability to meet its promised obligations—is industry leading at 172%.
- 8** We have an industry-leading participating account rate of return. Our participating account fund has been open—and never closed—since 1936.
- 9** Our dedicated field team of tax and estate planning and advanced case consultants are here to assist you.
- 10** As a mutual company, we are not driven by shareholder pressures for quarterly results. 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 clients—now and in the future.

All numbers quoted above are as-of Q4 2023.

## Our dividend scale interest rate and participating account rate of return

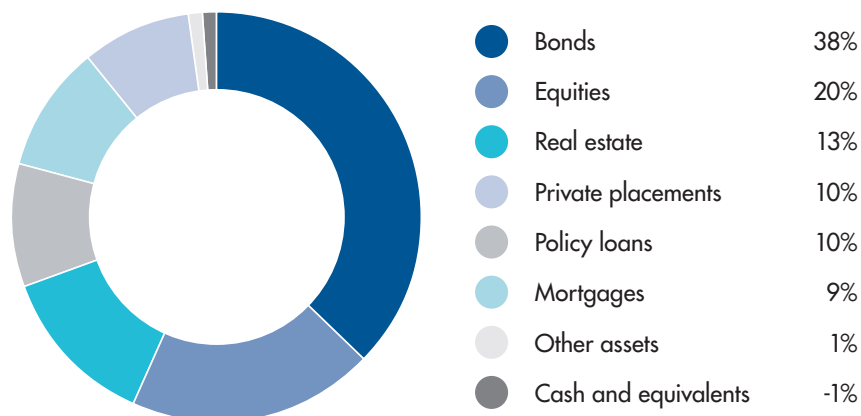
Average annualized returns		
	Equitable par account return	Equitable dividend scale interest rate*
5 years	6.05%	6.17%
10 years	6.51%	6.42%
20 years	6.87%	7.05%
30 years	7.47%	7.86%

\*The dividend scale interest rate reflects the investment performance of the participating account, which is smoothed to reduce volatility. The dividend scale interest rate is just one factor used to determine the dividends paid in a participating policy. Dividends are not guaranteed and are paid at the sole discretion of the Board of Directors. Past performance is not indicative of future performance.

View the [Dividend scale interest rate and participating account rate of return 30-year historical performance](#).

## Par fund asset allocation

Investments in the participating account are managed by the Equitable Asset Management Group. We focus on prudent investment strategies and risk management.



## We're here to support you

At Equitable, we are deeply focused on the importance of advisor service. We understand and appreciate the incredible hard work and time that goes into submitting a large case. We take pride in delivering an outstanding experience for you and your clients.

Come and discover why more and more advisors are trusting Equitable as an excellent solution for their larger cases. Contact your wholesaler to learn more.

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Data as of December 31, 2022, other than the dividend scale interest rate, which is July 1, 2022.

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