



# Taking care of business with Term life insurance

It's your business. You've worked hard to build it. Let us work hard to protect it!

Term life insurance from Equitable® can help protect your business and your family.

- Make funds available to help pay off business loans and debts
- Fund buy-sell agreements
- Keep the business running with capital!

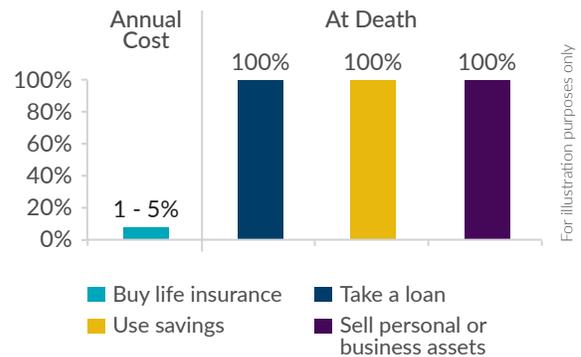
Whether you are the sole owner of a business or have a key person in a partnership or corporation, there is one certainty: Many things can affect the business when an owner or key person dies.

Term life insurance can help fund your business insurance needs today at a fraction of what it would cost to access funds from other sources in the future.<sup>1</sup>

Need	Sole Proprietor	Partnership	Corporation
Replace family's source of income	×	×	
Business debt protection	×	×	
Replacement arrangements for key person		×	×
Funding for a buy-sell agreement		×	×
Provide working capital to keep the business running	×	×	×
Protection from creditors	×	×	×

## Which funding option would you choose?

### Cost of funding options



<sup>1</sup> Multiple lives are not available on business-owned policies.

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## Term Life Insurance for Businesses

- Affordable life insurance
- Immediate business protection
- Convert to permanent life insurance as your business matures
- 10 and 20 year plan options with yearly renewals up to age 85
- Non-renewable Term 30/65 plan with level premiums payable till the end of 30 years or age 65, whichever is later

## Customizing your Term life insurance plan

- **Layer Term 10, Term 20 or Term 30/65 coverages on a Single life policy.**  
This will allow you to cover off multiple needs with only one policy fee.
- **Add a Guaranteed Insurability Option.**  
Buy more insurance as your business grows – without needing to provide proof of continued good health!
- **Add an EquiLiving® Critical Illness insurance rider.**  
Protect your business with a lump sum benefit if you are diagnosed with a covered critical condition. You can use the funds anyway you need to keep the business running while you are away focusing on your recovery.
- **Add a Waiver of Premium rider.**  
We'll cover the premiums for your Term life insurance plan if a total disability prevents you from paying the premiums.



Talk to your advisor  
about Term life insurance  
for your business!

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