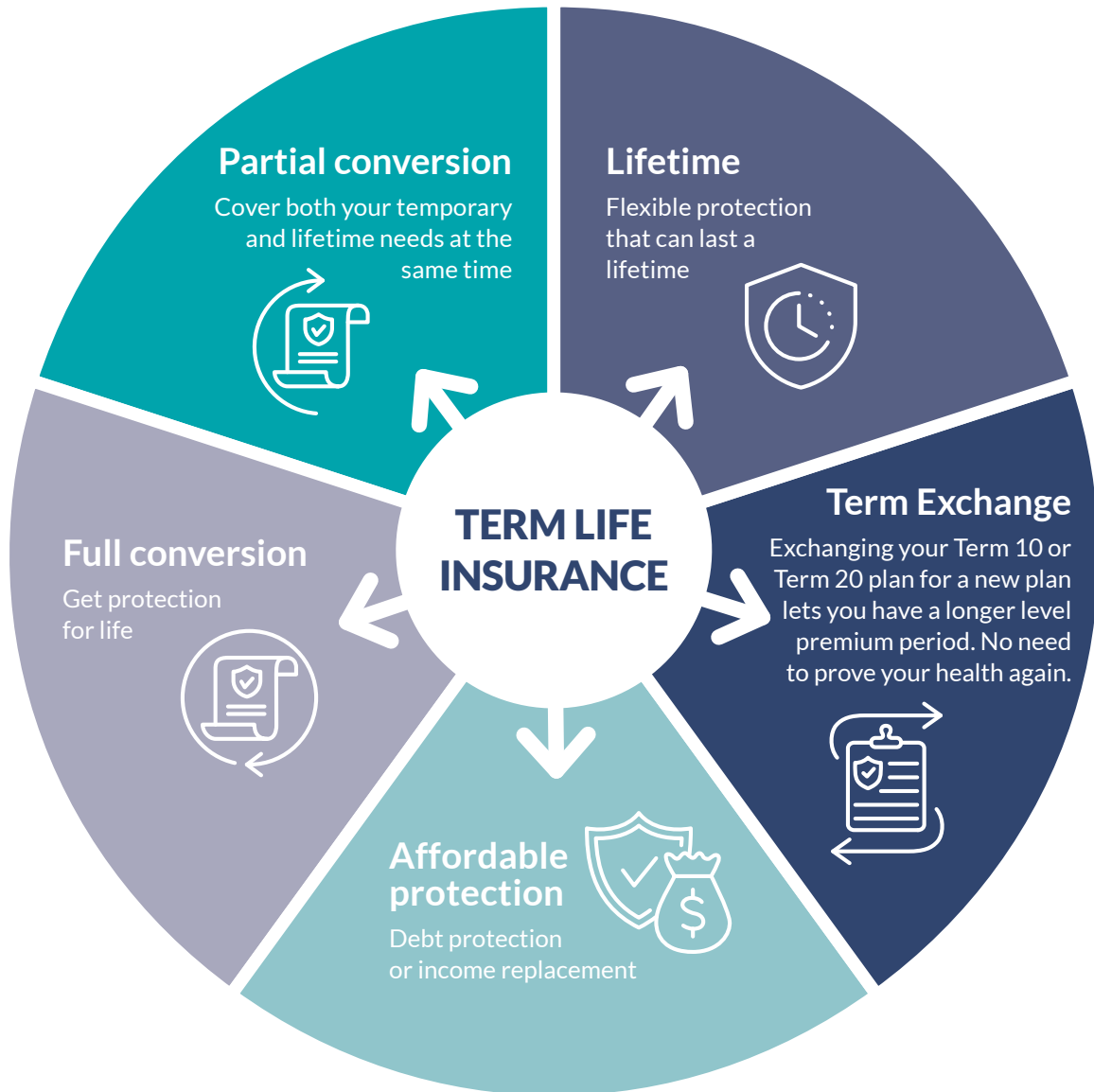




# Term life insurance



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## Flexible protection that can last a lifetime

### Affordable protection

- Equitable® offers great rates.
- Help protect your mortgage.
- Help protect debt and your income.
- Help insure child support payments in a divorce situation.
- Layer multiple term coverages on one policy. You can also cover multiple lives on one policy. Doing this saves you money with one policy fee and the convenience of having everything on one policy (available on personally owned plans only).

### Rewards you for your healthy lifestyle with preferred rates

- Available for coverage amounts starting at \$2,000,000 for ages 18-50, and \$500,000 for ages 51-60. Preferred rates are not available for ages 61 and above.

### Adjust your plan to meet your changing needs

As your needs change, your insurance can too, even if your health has changed.

#### Term Exchange Option – Additional flexibility

Need longer term coverage? Our Term Exchange Option allows you to make a one-time switch to a longer-term plan without needing to prove your health again.

Here's how it works:

**Term 10 plans** can be exchanged for Term 20 plans:

- Anytime between the 1st and 5th policy anniversary
- If you're under age 65

**Term 10 and Term 20 plans** can be exchanged for a Term 30/65 plan (coverage for the longer duration of 30 years or to age 65, depending on your age at time of exchange):

- Anytime between the 1st and 5th policy anniversary
- If you're under age 55

Your new plan will be based on your age and rates at the time of exchange. No medical questions or health checks required.

#### Convert your coverage

You do not have to give proof of continued good health to convert your coverage. Age and amount limitations may apply. Your contract has more details.

#### Full conversion

Get protection for life.

- Convert all your term life insurance coverage amount to a participating whole life or universal life policy.
- Lock in a level lifetime rate with cash value options.

#### Partial conversion

Cover your short and long-term needs.

- You can convert part of your term coverage amount to a new permanent policy. Cancel your remaining term coverage or let it continue as is.
- You can also choose to convert part of the term coverage amount to a permanent policy and carry-over the remaining term coverage as a new term life insurance rider on the permanent plan. All this in one policy and for one policy fee.

#### Talk to your advisor about the right term insurance for you.

This information does not count as legal, tax, investment or other expert advice. ® or ™ denotes a trademark of The Equitable Life Insurance Company of Canada.

#### Example of partial conversion with a term rider carryover

