



Individual Life and Health Products

At a glance



About Equitable



Equitable® is proud to be one of Canada's largest mutual life insurance companies. We are owned by our participating policyholders, not shareholders. 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 our clients – to provide good value and meet their needs for insurance protection and wealth accumulation – now and in the future. That's why Canadians have turned to Equitable since 1920 to protect what matters most.

Equitable is a focused, stable and strong company. We have sufficient earnings and capital to meet our future growth targets, and we continue to grow steadily. Our growth in sales has been driven by our ability to implement our strategic plan, placing a priority on products, service and execution. Our financial success reflects our continued commitment to profitable growth and our ability to navigate a changing regulatory and economic environment.

Our mutual structure is a key element of our value proposition, along with our diversified product portfolio and superior service. As an organization we're progressive, competitive and firmly committed to serving the best interests of our policyholders, through longer-term strategies that foster ongoing stability, growth and profitability.

Questions?

For more information, contact your Equitable wholesaler.

Equitable has made every effort to make sure what is covered in this guide is correct. However, the policy contract governs in all cases.

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Participating Whole Life: Equimax®	
Plan summary	<p>Equimax participating whole life insurance provides permanent life insurance protection and the opportunity to build value within the policy. There are two plan types to meet clients' short-and long-term goals:</p> <ul style="list-style-type: none"> • Equimax Estate Builder® offers higher long-term value. It is ideal for estate planning and covering taxes and fees at death. • Equimax Wealth Accumulator® offers higher early cash values within the first 20 years. Ideal for building wealth that can be accessed for things like business needs or to supplement retirement income.
Target market	<ul style="list-style-type: none"> • Clients focused on estate planning and an effective, tax-efficient transfer of their assets to their heirs. • Clients interested in charitable giving using life insurance. • Clients wanting to provide a child/grandchild with permanent adult insurance coverage at children's rates, plus access to cash value they can use to help pay for education or other expenses. • Clients wanting to create an estate and build wealth within the policy, which they can access in the future should they need it. • Clients wanting to protect their business while having higher early cash value on their balance sheet.
Premium payment options	<ul style="list-style-type: none"> • Life pay • 20 pay • 10 pay
Dividend* options	<ol style="list-style-type: none"> 1. Paid in cash 2. Premium reduction 3. On deposit 4. Paid-up additions (PUAs) 5. Enhanced protection (lifetime enhancement guarantee)

*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 investment returns in the participating account as well as mortality, expenses, lapse, claims experience, taxes and other experience of the participating block of policies. To learn more about our dividend policy and participating account management policy, please visit www.equitable.ca/en/already-a-client/dividend-information.

Par Whole Life: Equimax®

Additional deposits	Excelerator deposit option (EDO) can be used to increase the paid-up additions portion of the permanent coverage faster. <ul style="list-style-type: none">• EDO is available with both the paid-up additions and enhanced protection dividend options.• Available with all premium options for policies with substandard ratings of 300% or less.• If a term rider is added at issue of the policy, it may allow for a higher EDO payment limit.• An 8% premium load is applied to all EDO payments to cover compensation, premium tax, and administrative expenses. Note: Equitable cannot accept an EDO payment that will cause the policy to lose its tax-exempt status.		
Availability	<ul style="list-style-type: none">• Single life	<ul style="list-style-type: none">• Joint first-to-die (2 adult lives)	<ul style="list-style-type: none">• Joint last-to-die (2 adult lives)
Issue ages	<ul style="list-style-type: none">• Life pay and 10 pay:<ul style="list-style-type: none">• Children 0-17• Adults 18-85	<ul style="list-style-type: none">• 20 Pay:<ul style="list-style-type: none">• Children 0-17• Adults 18-80	
Expiry	Lifetime coverage		
Minimum sum insured	<ul style="list-style-type: none">• Single life: \$10,000 (basic Equimax coverage)• Joint life: \$25,000 (total Equimax coverage, Basic plus Enhancement)		
Maximum sum insured	\$25,000,000 (total Equimax coverage) This is the maximum allowed for illustration without a special quote.		
Minimum premium	Annual premium: \$150; Monthly premium: \$15		
Admin/ policy fees	No policy fees apply		
Optional riders	<ul style="list-style-type: none">• Additional accidental death benefit• Children's protection rider• Applicant's death and disability waiver rider (children's plans only)• Flexible guaranteed insurability option rider (children's plans only)	<ul style="list-style-type: none">• Disability waiver of premium• EquiLiving® critical illness insurance• Term life insurance (on the life insured under a single life plan only)	
KIND®	<ul style="list-style-type: none">• Compassionate Advance*• Snap Advance*	<ul style="list-style-type: none">• Bereavement Counselling benefit• Living Benefit <p>Add the optional KIND report to the illustration to highlight these value-added benefits.</p> <p><small>*The Compassionate Advance and Snap Advance benefits are non-contractual benefits and may be withdrawn or changed by Equitable at any time.</small></p>	
Built-in features	<ul style="list-style-type: none">• Reduced paid-up insurance• Option to elect individual policies (joint plans only)	<ul style="list-style-type: none">• Survivor benefit (joint first-to-die plans only)	
Online tools	Visit the Equitable® advisor web portal, EquiNet® , to access our online tools from the menu bar: <ul style="list-style-type: none">• EZstart™ is a simple tool that you can use to show clients different Equimax scenarios in just seconds. Go to EquiNet > Individual Insurance > EZstart™.• A web-based illustration system for Equimax is available. Access it through your browser using any device. Go to Equinet > Individual Insurance > Sales Illustrations > Access Equimax web illustrations (login required).		
EZcomplete® online application	EZcomplete® allows you to conduct your non face-to-face business easily and quickly with your clients providing their signatures remotely using their own device. To access EZcomplete: <ul style="list-style-type: none">• Login to our advisor portal, EquiNet.• Select EZcomplete Online Application from the menu bar.		



Term Life Insurance	
Plan summary	<p>Equitable's term life insurance plans can provide low-cost life insurance protection. There are a variety of plan types available to meet clients' unique needs and financial obligations:</p> <ul style="list-style-type: none"> • 10 and 20 Yearly Renewable and Convertible Term (YRCT) – guaranteed level premiums for the initial term and guaranteed annual renewal premiums to age 85 • Term 30/65 (convertible) – guaranteed level premiums payable to the later of 30 years or age 65
Target market	<ul style="list-style-type: none"> • Individuals or families seeking mortgage/debt protection or income replacement • Business owners seeking potential creditor protection, key-person protection or funding for a buy-sell agreement • Individuals or families looking for an affordable alternative to more costly permanent coverage
Exchange option	Option to exchange 10 YRCT to 20 YRCT without evidence of insurability after the 1 st anniversary but before the earliest of the 5 th anniversary and the anniversary nearest the insured's 65 th birthday.
Convertibility	<ul style="list-style-type: none"> • 10 & 20 YRCT: convertible up to age 71 (oldest life for joint plans) • Term 30/65: convertible up to age 60 • 2 single life term policies to 1 joint permanent life policy
Availability	<ul style="list-style-type: none"> • Single life • Multiple term coverages on one life. Not available on business-owned policies • Multiple lives (up to 5 lives). Not available on business-owned policies • Joint first-to-die (2 lives) – only available on 10 & 20 YRCT • Term riders available on adult plans: <ul style="list-style-type: none"> • 10 & 20 YRCT on EquiLiving critical illness plans and Equation Generation IV plans • 10 & 20 YRCT and Term 30/65 on Equimax whole life plans and Equitable Generations universal life plans
Issue ages	<ul style="list-style-type: none"> • 10 YRCT: 18 - 75 (expires at age 85) • 20 YRCT: 18 - 65 (expires at age 85) • Term 30/65: 18 - 55 (expires at the later of 30 years or age 65)

Term Life Insurance	
Minimum sum insured	\$50,000
Rate bands	<ul style="list-style-type: none"> Band 1: \$50,000 - \$99,999 Band 2: \$100,000 - \$249,999 Band 3: \$250,000 - \$499,999 Band 4: \$500,000 - \$999,999 Band 5: \$1,000,000 - \$2,499,999 Band 6: \$2,500,000 +
Admin/policy fees	\$50 per year / \$4.34 per month
Underwriting classes	<p>The health of the life insured as well as family medical history will factor into the ability to qualify for preferred rates. Preferred term underwriting is available for face amounts starting at \$2,000,000 for ages 18-50, and starting at \$500,000 for ages 51-60. Preferred underwriting is not available for ages 61 and above.</p> <ul style="list-style-type: none"> Class 1 – Preferred plus non-smoker Class 2 – Preferred non-smoker Class 3 – Non-smoker (standard and ratable) Class 4 – Preferred smoker Class 5 – Smoker (standard and ratable) <p>Please refer to the Preferred Underwriting Classifications guide (form 1345) for more information.</p>
Optional riders	<ul style="list-style-type: none"> Additional accidental death benefit Children's protection rider Disability waiver of premium provision EquiLiving critical illness insurance Guaranteed insurability option
KIND®	<ul style="list-style-type: none"> Compassionate Advance* Bereavement counselling benefit <p>*The Compassionate Advance benefit is a non-contractual benefits and may be withdrawn or changed by Equitable at any time.</p>
Built-in features	<ul style="list-style-type: none"> Substitution of a life insured (multi-life policies only) Special options provision (joint first-to-die) <ul style="list-style-type: none"> Survivor benefits Separate policy option
EZcomplete® online application	<ul style="list-style-type: none"> Use it for in-person or non face-to-face meetings EZcomplete easily guides you through only the required sections of the application EZcomplete allows clients to sign the application using their own electronic device Login to EquiNet and click on the EZcomplete icon on the menu bar



Universal Life: Equitable Generations®

Plan summary	Equitable Generations universal life insurance combines low-cost life insurance with competitive savings, investment opportunities and optional features to meet different needs.
Target market	<ul style="list-style-type: none"> • Families seeking immediate protection with the intention of establishing an estate • Pre-retirees seeking tax-advantaged growth to accumulate funds to supplement regular or early retirement • Retirees seeking to protect and preserve an established estate • Business owners seeking insurance protection for business partners (key-person protection)
Cost of insurance options	<ul style="list-style-type: none"> • Yearly renewable Term (YRT)
Death benefit options	<ul style="list-style-type: none"> • Account Value Protector (sum insured + fund value) • Level Protector (level sum insured)
Bonuses	<ul style="list-style-type: none"> • Guaranteed annual Investment Bonus of 0.75% of the account value beginning in 1st year
Availability	<ul style="list-style-type: none"> • Single life • Joint first-to-die (2 lives) • Joint last-to-die (2 lives)

Universal Life: Equitable Generations®

Issue ages	Children: 0 - 15 Adults: 16 - 80	
Minimum sum insured	Children: \$25,000 Adults: \$25,000	Joint first-to-die: \$25,000 Joint last-to-die: \$25,000
Rate bands	<ul style="list-style-type: none"> • Band 1: \$25,000 - \$49,999 • Band 2: \$50,000 - \$99,999 • Band 3: \$100,000 - \$249,999 • Band 4: \$250,000 - \$499,999 • Band 5: \$500,000 + 	
Admin/ policy fees	\$0	
Premium tax	Varies by province and territory	
Surrender charges	Applies for 9 years	
Investment options	<ul style="list-style-type: none"> • Daily interest account • Guaranteed deposit accounts (1, 5, 10 year)* • Linked interest options: <ul style="list-style-type: none"> • 3 Index Options • 3 ESG Index Options • 14 Managed Fund Options • 8 Portfolio Options • 6 Target Date Options <p>* Guaranteed deposit account terms may be changed or discontinued at any time.</p>	
Optional riders	<ul style="list-style-type: none"> • Additional accidental death benefit • Children's protection rider • EquiLiving critical illness insurance • Flexible guaranteed insurability option (children's plans only) 	<ul style="list-style-type: none"> • Term life insurance (on the life insured under a single life plan only) • Waiver of monthly charges
KIND®	<ul style="list-style-type: none"> • Compassionate Advance* • Snap Advance* <p>*The Compassionate Advance and Snap Advance benefits are non-contractual benefits and may be withdrawn or changed by Equitable at any time.</p>	<ul style="list-style-type: none"> • Bereavement Counselling Benefit • Living Benefit
Built-in features	• Special options provision (joint first-to-die)	• Special options provision (joint last-to-die)
EZcomplete® online application	<ul style="list-style-type: none"> • Use it for in-person or non-face-to-face meetings • EZcomplete easily guides you through only the required sections of the application • EZcomplete allows clients to sign the application using their own electronic device • Login to EquiNet and click on the EZcomplete icon in the menu bar 	



Universal Life: Equation Generation® IV

Plan summary	<p>Equation Generation IV universal life insurance combines low-cost life insurance with competitive savings, investment opportunities and optional features to meet different needs. It's available in two plan types:</p> <ul style="list-style-type: none"> • Equation Generation IV with Bonus • Equation Generation IV Low Fees
Target market	<ul style="list-style-type: none"> • Families seeking immediate protection with the intention of establishing an estate • Pre-retirees seeking tax-advantaged growth to accumulate funds to supplement regular or early retirement • Retirees seeking to protect and preserve an established estate • Business owners seeking insurance protection for business partners (key-person protection)
Cost of insurance options	<ul style="list-style-type: none"> • Yearly renewable term (YRT) • Level
Death benefit options	<ul style="list-style-type: none"> • Account Value Protector (sum insured + fund value) • Level Protector (level sum insured)
Bonuses	<ul style="list-style-type: none"> • Guaranteed investment bonus of 0.75% of the account value beginning in 2nd year for Equation Generation IV with Bonus • Incentive bonus of up to 0.50% of the account value available for all Equation Generation IV plans
Availability	<ul style="list-style-type: none"> • Single life • Joint first-to-die (2 lives) • Joint last-to-die (2 lives)

Universal Life: Equation Generation® IV

Issue ages	YRT: Children: 0-15 Adults/Joint life: 16-80 Level: Adults/Joint life: 16-80	
Minimum sum insured	Children: \$25,000 Adults/Joint life: \$50,000	
Rate bands	<ul style="list-style-type: none"> • Band 1: \$25,000 - \$49,999 (children only) • Band 2: \$50,000 - \$99,999 • Band 3: \$100,000 - \$249,999 • Band 4: \$250,000 - \$499,999 • Band 5: \$500,000 + 	
Admin/ policy fees	Children: \$8 per month Adults: \$10 per month	
Premium tax	Varies by province and territory	
Surrender charges	Applies for 9 years	
Investment options	<ul style="list-style-type: none"> • Daily interest account • Guaranteed deposit accounts (1, 5, 10 year)* • Linked interest options <ul style="list-style-type: none"> • 5 index interest options • 7 performance fund interest options • 5 portfolio interest options (tracking Franklin Quotential) <p>* Guaranteed deposit account terms may be changed or discontinued at any time.</p>	
Optional riders	<ul style="list-style-type: none"> • Additional accidental death benefit • Children's protection rider • EquiLiving critical illness insurance • Flexible guaranteed insurability option (children's plans only) • Term life insurance (on the life insured under a single life plan only) • Waiver of monthly charges 	
KIND®	<ul style="list-style-type: none"> • Bereavement counselling benefit • Disability benefit disbursement • Compassionate Advance* • Special options provision (joint first-to-die) <p>* The Compassionate Advance benefit is a non-contractual benefit and may be withdrawn or changed by Equitable at any time.</p>	
EZcomplete® online application	<ul style="list-style-type: none"> • Use it for in person or non-face-to-face meetings • EZcomplete easily guides you through only the required sections of the application • EZcomplete allows clients to sign the application using their own electronic device • Login to EquiNet and click on the EZcomplete icon on the menu bar 	



Critical Illness: EquiLiving® for Adults	
Plan summary	If an EquiLiving plan is in effect and the client is diagnosed with a covered critical condition and satisfies all requirements for that condition, they will receive a lump sum payment. The client can use the benefit payment any way they wish to make living with a life-altering condition more comfortable
Target market	<ul style="list-style-type: none"> • Individuals seeking to reduce the impact of a critical illness on their financial plans • Business owners planning for the continuation of their business in the event of a critical illness
26 covered critical conditions	<ul style="list-style-type: none"> • Acquired Brain Injury • Aortic Surgery • Aplastic Anemia • Bacterial Meningitis • Benign Brain Tumour • Blindness • Cancer • Coma • Coronary Artery Bypass Surgery • Deafness • Dementia, including Alzheimer's Disease • Heart Attack (Acute Myocardial Infarction) • Heart Valve Replacement or Repair • Kidney Failure • Loss of Independent Existence • Loss of Limbs • Loss of Speech • Major Organ Failure on Waiting List • Major Organ Transplant • Motor Neuron Disease • Multiple Sclerosis • Occupational HIV Infection • Paralysis • Parkinson's Disease and Specified Atypical Parkinsonian Disorders • Severe Burns • Stroke (Cerebrovascular Accident)
8 Early detection benefit covered conditions	<p>The early detection benefit will pay the lesser of 15% of the EquiLiving face amount and \$50,000 following diagnosis and satisfaction of all requirements of one of the following 8 non-life threatening conditions. This benefit can be paid once for each condition.</p> <ul style="list-style-type: none"> • Coronary Angioplasty • Ductal Breast Cancer • Early Prostate Cancer • Gastrointestinal Stromal Tumours (AJCC Stage 1) • Grade 1 Neuroendocrine Tumours (Carcinoid) • Papillary or Follicular Thyroid Cancer Stage T1 • Rai Stage 0 Chronic Lymphocytic Leukemia (CLL) • Superficial Malignant Melanoma

Critical Illness: EquiLiving® for Adults

Plan types / issue ages	<ul style="list-style-type: none"> • 10 year renewable to age 75 (ages 18 - 65) (T10) • Level to age 75 (ages 18 - 64) (T75) • Level to age 100 coverage for life (ages 18 - 65) (T100) • 20 Pay coverage to age 75 (ages 18 - 54) • 20 Pay coverage for life (ages 18 - 65) 	
Availability	<ul style="list-style-type: none"> • Single life • Available as a rider on Equation Generation IV universal life, Equimax participating whole life, and term life insurance policies <p>NOTE: 20 Pay EquiLiving is not available on Term life insurance policies.</p>	
Change privilege	<p>Gives the client the option to change from one plan type to another without evidence of insurability.</p> <ul style="list-style-type: none"> • T10 can be changed to any level pay plan including 20 Pay • T75 can be changed to any 20 Pay plan • T100 can be changed to 20 Pay coverage for life <p>The age at which changes can be made from one plan to another depends on the plan the client is changing to.</p> <p>Up to the policy anniversary nearest the insured's 60th birthday for change to:</p> <ul style="list-style-type: none"> • level to age 75 • level to age 100 • 20 Pay coverage for life <p>Up to the policy anniversary nearest the insured's 54th birthday for change to:</p> <ul style="list-style-type: none"> • 20 Pay coverage to age 75 	
Expiry	Age 75 or life, depending on plan type	
Sum insured	Minimum: \$10,000	Maximum: \$2,000,000
Rate bands	\$10,000 - \$49,999 \$50,000 - \$99,999	\$100,000 - \$249,999 \$250,000 +
Admin/ policy fees	\$50 per year / \$4.34 per month	
Optional riders	<ul style="list-style-type: none"> • Waiver of Premium (Insured Disability) • Waiver of Premium (Owner/Payor Disability) • Return of premiums at expiry rider (10 year renewable to age 75) • Return of premiums on death rider • Return of premium at surrender/expiry rider (level pay plans and 20 pay plans)* • Term life insurance riders <p>* Upon surrender on the 15th policy anniversary, 75% of the premiums to be returned are payable. This percentage increases by 5% each year, reaching 100% on and after the 20th policy anniversary. Some limitations apply. See policy contract for details.</p>	
EZcomplete® online application	<ul style="list-style-type: none"> • Use it for in-person or non-face-to-face meetings • EZcomplete easily guides you through only the required sections of the application • EZcomplete allows clients to sign the application using their own electronic device • Login to EquiNet and click on the EZcomplete Online Application icon on the menu bar 	

Critical Illness: EquiLiving® for Children

Plan summary	<p>If an EquiLiving plan is in effect and the insured child is diagnosed with a covered critical condition and satisfies all requirements for that condition, the client will receive a lump sum payment. Parents can use the benefit payment to help cover expenses so they can take a leave from work to care for a sick child, access alternate treatment, or help ensure the costs associated with a critical illness do not impact the financial security of the family.</p>
Target market	<ul style="list-style-type: none"> • Parents wanting to be by their child's side through treatment and recovery while protecting the family's ongoing financial security
Covered conditions	<p>EquiLiving provides coverage for the following 5 childhood conditions until age 25:</p> <ul style="list-style-type: none"> • Cerebral palsy • Congenital Heart Disease • Cystic Fibrosis • Muscular Dystrophy • Type 1 Diabetes Mellitus <p>It also provides coverage for the following adult conditions:</p> <ul style="list-style-type: none"> • Acquired Brain Injury • Aortic Surgery • Aplastic Anemia • Bacterial Meningitis • Benign Brain Tumour • Blindness • Cancer • Coma • Coronary Artery Bypass Surgery • Deafness • Dementia, including Alzheimer's Disease • Heart Attack (Acute Myocardial Infarction) • Heart Valve Replacement or Repair • Kidney Failure • Loss of Independent Existence • Loss of Limbs • Loss of Speech • Major Organ Failure on Waiting List • Major Organ Transplant • Motor Neuron Disease • Multiple Sclerosis • Occupational HIV Infection • Paralysis • Parkinson's Disease and Specified Atypical Parkinsonian Disorders • Severe Burns • Stroke (Cerebrovascular Accident)
8 Early detection benefit covered conditions	<p>The early detection benefit will pay the lesser of 15% of the EquiLiving face amount and \$50,000 following diagnosis and satisfaction of all requirements of one of the following 8 non-life threatening conditions. This benefit can be paid once for each condition</p> <ul style="list-style-type: none"> • Coronary Angioplasty • Ductal Breast Cancer • Early Prostate Cancer • Gastrointestinal Stromal Tumours (AJCC Stage 1) (Carcinoid) • Grade 1 Neuroendocrine Tumours • Papillary or Follicular Thyroid Cancer Stage T1 • Rai Stage 0 Chronic Lymphocytic Leukemia (CLL) • Superficial Malignant Melanoma

Critical Illness: Equiliving® for Children

Plan types / issue ages	<p>Issue age for all plans is 30 days-17 years</p> <ul style="list-style-type: none"> • 10 year renewable to age 75 • Level to age 75 • Level to age 100 (coverage for life) • 20 Pay coverage to age 75 • 20 Pay coverage for life 	
Availability	<ul style="list-style-type: none"> • Single life • Available as a rider on Equitable Generations, Equation Generation IV universal life and Equimax participating whole life plans where the child is the life insured 	
Change privilege	<p>Gives the client the option to change from one plan type to another without evidence of insurability.</p> <ul style="list-style-type: none"> • T10 can be changed to any level pay plan including 20 Pay • T75 can be changed to any 20 Pay plan • T100 can be changed to 20 Pay coverage for life <p>The age at which changes can be made from one plan to another depends on the plan the client is changing to.</p> <p>Up to the policy anniversary nearest the insured's 60th birthday for change to:</p> <ul style="list-style-type: none"> • level to age 75 • level to age 100 • 20 Pay coverage for life <p>Up to the policy anniversary nearest the insured's 54th birthday for change to:</p> <ul style="list-style-type: none"> • 20 Pay coverage to age 75 	
Expiry	Age 75 or life, depending on plan type	
Sum insured	Minimum: \$10,000	Maximum: \$500,000
Rate bands	\$10,000 - \$49,999 \$50,000 - \$99,999	\$100,000 - \$250,000+
Admin/ policy fees	\$50 per year / \$4.34 per month	
Optional riders	<ul style="list-style-type: none"> • Waiver of Premium (Owner/Payor death and disability) • Return of premiums at expiry rider (10 year renewable to age 75) • Return of premiums on death rider • Return of premium at surrender/expiry rider (level pay plans and 20 pay plans)* <p>* Upon surrender on the 15th policy anniversary, 75% of the premiums to be returned are payable. This percentage increases by 5% each year, reaching 100% on and after the 20th policy anniversary. Some limitations apply.</p>	
EZcomplete® online application	<ul style="list-style-type: none"> • Use it for in-person or non-face-to-face meetings • EZcomplete easily guides you through only the required sections of the application • EZcomplete allows clients to sign the application using their own electronic device • Login to EquiNet and click on the EZcomplete icon on the menu bar 	

About Equitable

At Equitable we believe in the power of working together. This guides how we work with each other. How we help our clients and partners. And how we support the communities where we live and work.

Together, with partners across Canada, we offer Individual Insurance, Group Insurance and Savings and Retirement solutions. To help our clients protect today and prepare tomorrow.

We believe the world is better when we work together to build an Equitable life for all.



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