

TRANSITION RULES

Equitable Generations™ product update June 2025

The following change applies to new sales effective on or after June 7, 2025.

1. We are introducing the Term 30/65 rider to **Equitable Generations™** universal life (UL). This will complement the Term 10 and Term 20 riders that are already offered in the product.
2. The Term 30/65 rider is available on a single life basis only on the adult life insured under a single life policy. It is not available on joint policies.
3. The Term 30/65 rider can be added after issue subject to underwriting and the administrative rules and guidelines in effect at that time.
4. No other UL products, including Equation Generation IV, offer the Term 30/65 rider.

We want to make the transition as smooth as possible. Please read our business processing rules below.

Transition rules for our updated product

Transition rules for the product update taking effect on June 7, 2025, are outlined in the table below. These transition rules apply to:

- EZcomplete applications for new Equitable Generations policies, and
- Applications to add a Term 30/65 rider onto an existing Equitable Generations policy after issue.

Note: The Equitable Generations product is currently not available on paper applications.

There are no changes to existing rates for any currently sold life or critical illness insurance policies.

Application status	What rules, rates and values apply?
Applications not yet submitted as of June 7, 2025:	<ul style="list-style-type: none"> • The new Term 30/65 rider will be available for new Equitable Generations policies.
Applications pending an underwriting decision on June 7, 2025:	<ul style="list-style-type: none"> • You can request to add a Term 30/65 rider to an Equitable Generations policy currently in underwriting by emailing IndNewBusReply@equitable.ca. Please include the policy number and a new illustration showing the Term 30/65 rider. • Underwriting may need additional evidence.
Policies issued before June 7, 2025:	<ul style="list-style-type: none"> • The Term 30/65 rider can be added after issue subject to underwriting and the administrative rules and guidelines in effect at that time. • If the policy was issued between May 8 and June 7, 2025, underwriting will review and advise if additional evidence is needed. • If the policy was issued on or before May 7, 2025, the Application for Change – G3 #374G3 will need to be submitted and underwriting may need additional evidence.

Additional information about the transition rules:

1. End of business day is based on Eastern time.

• For EZcomplete applications, we recommend you submit applications by 9 p.m. ET to help ensure the application registers as submitted on the intended date.

• The Equitable Generations product is currently not available on paper applications.
2. Pre-quoting is not available.

• If clients want the new Term 30/65 rider on a new Equitable Generations plan, please submit the application on or after June 7, 2025.
3. Policies can be backdated. Our current backdating rules apply.

Illustration software and EZstart® tools available June 7, 2025

- New [desktop illustration software](#)

• New Equitable Generations [web-based illustration software](#) (EquiNet® login required).

• There is no update made to the [EZstart](#) explainer tool for Universal Life.

Illustration system update as of June 7, 2025 will include the new Term 30/65 rider.

Need more information?

Please contact your Equitable wholesaler. If you need information on anything else, please contact our Client Care Centre.

Equitable – Client Care Centre	
1.800.668.4095	
Monday to Friday, 8:30am – 7:30pm ET	ClientCareCentre@equitable.ca

In the event of a conflict between this document and the policy contract, the policy contract governs in all cases.

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