Equitable Life of Canada®

CHOICE FLEXIBILITY GUARANTEES
EQUIMAX

Choice... Flexibility... Guarantees
Equimax® Participating
Whole Life Insurance

Some clients want it all.

Choice of product features customized for their unique situation… flexibility to meet their changing needs… access to tax-advantaged growth… plus guaranteed premiums, death benefit and cash values.
We think they deserve it!

Equimax® participating whole life insurance delivers everything you expect from traditional whole life insurance with permanent protection and access to the cash value in the plan. It also offers:

- Guaranteed premiums, cash values and death benefit,

- Choice of two plan types to meet your short or long-term goals (Equimax Estate Builder® or Equimax Wealth Accumulator®),

- Choice of Life Pay, or 20 Pay (premiums payable for 20 years), or 10 pay (premiums payable for 10 years; offered on Equimax Estate Builder only),

- Option to increase the tax-advantaged growth within the plan,[1]

- Eligible to participate in the earnings of the participating account through dividend payments. There are five dividend options to choose from.[2]

- Optional riders allow you to customize your plan, including adding critical illness insurance[3] that provides funds to help manage personal, business and medical expenses so you can focus on your recovery.

CHOICE OF PLAN TYPES TO MEET YOUR NEEDS

Equimax provides a stable, hands-off investment option that offers tax-advantaged growth. With two plan types to choose from, you can select the plan and features that best meet your needs.
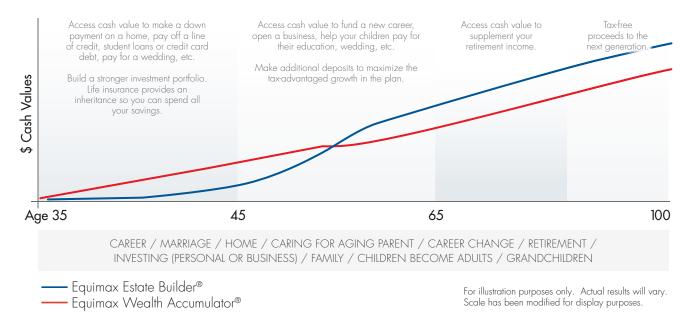
Equimax Estate Builder®	Equimax Wealth Accumulator®
For those looking for higher long-term value. Ideal for covering any tax burden that occurs at death, so your estate passes intact to your heirs.	For those looking for higher early cash values within the first 20 years. Ideal for building wealth you can access for education, business, to supplement retirement income, etc.

[1]By making additional deposits above the required guaranteed premium. Limits are set on the amount of deposits you can make to ensure the policy remains tax-exempt under the Income Tax Act (Canada). The option to make additional deposits is not available with the 10 pay premium option unless a term rider in effect on the policy allows for additional deposits. [2]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 actual investment returns in the Participating Account as well as mortality, expenses, lapse, claims experience, taxes and other experience of the participating block of policies. [3]Provides a lump-sum benefit, following the diagnosis of one of the covered conditions, and a survival period of usually 30 days. See contract for full details.

Are you looking for…	Equimax Estate Builder	Equimax Wealth Accumulator
Higher long-term value for estate planning?	✓	
A higher death benefit to cover any tax burden that occurs at death?	✓	
Cash values to supplement your retirement income?	✓	✓
Permanent insurance for your child/grandchild at low children's rates, plus access to cash values to help fund education, buy a house, start a business, etc.?	✓	✓
A way to leave a significant donation to your favourite charity while reducing income tax now or in the future?	✓	✓
A highly liquid investment option that provides almost immediate access to cash values that can be used for emergency funding, investing, collateral loans, or other cash needs?[4]		✓
Protection for your business plus higher early cash values on your balance sheet?		✓

A PLAN THAT MEETS A LIFETIME OF NEEDS

Whatever your insurance and savings needs, Equimax offers the flexibility to help you meet them.

Access cash value to make a down payment on a home, pay off a line of credit, student loans or credit card debt, pay for a wedding, etc.

Build a stronger investment portfolio. Life insurance provides an inheritance so you can spend all your savings.

Access cash value to fund a new career, open a business, help your children pay for their education, wedding, etc.

Make additional deposits to maximize the tax-advantaged growth in the plan.

Access cash value to supplement your retirement income.

Tax-free proceeds to the next generation.

$ Cash Values

Age 35   45   65   100

CAREER / MARRIAGE / HOME / CARING FOR AGING PARENT / CAREER CHANGE / RETIREMENT / INVESTING (PERSONAL OR BUSINESS) / FAMILY / CHILDREN BECOME ADULTS / GRANDCHILDREN

—— Equimax Estate Builder®
—— Equimax Wealth Accumulator®

For illustration purposes only. Actual results will vary. Scale has been modified for display purposes.

WHY IT MAKES SENSE

Equimax can help you:

- **Create an inheritance** - The tax-free death benefit creates an instant legacy for your loved ones or a favourite charity.

- **Preserve an inheritance** - Your beneficiaries can keep their inheritance intact by using the proceeds to cover final expenses and any tax burden that occurs on death.

- **Build wealth you can access** - Use the cash value to supplement your retirement income, help pay for your children's education or financial needs, or use the policy as collateral for a loan from your financial institution.

- **Provide for your loved ones** - The death benefit can be used to replace your income to provide for those who depend on you.

- **Protect your children** - Choosing a 10 pay or 20 pay premium option can provide your child or grandchild with paid-up[5], permanent insurance at low children's rates, plus access to cash values to help fund education.

Talk to your advisor about **Equimax** today.

[4]Cash value is available as early as one year after the policy is issued and can be accessed without the time restrictions of locked-in investments or the market volatility of equities.
[5]When the 10 pay premium option is selected the whole life insurance coverage is paid up in 10 years, when the 20 pay premium option is selected the whole life insurance coverage is paid up in 20 years. Premiums for coverage provided by optional Riders and benefits may need to be paid longer than 10 or 20 years. The 10 pay premium option is offered on Equimax Estate Builder plans only. While Equitable Life® has made every effort to ensure the accuracy of the information presented here, the policy contract governs in all cases.

TOGETHER

Protecting Today – Preparing Tomorrow™

Canadians have turned to Equitable Life since 1920 to protect what matters most. We work with independent advisors across Canada to offer individual insurance, savings and retirement and group benefits solutions to meet your needs.

Equitable Life is not your typical financial services company. We have the knowledge, experience and ability to find solutions that work for you. We're friendly, caring and interested in helping. And we're owned by our participating policyholders, not shareholders, allowing us to focus on your needs and providing you with personalized service, financial protection and peace of mind.