



Supporting you at claim time with KIND



With KIND® benefits included in an Equitable® participating whole life, universal life, or term life insurance policy, you and your beneficiaries can get extra support when it is needed most.

What KIND benefits are included?

When you buy a life insurance solution from Equitable, the KIND program of benefits is included at no extra cost. What benefits you get depend on what kind of policy you are buying.

Do you have...	What do you get?
...an Equitable Generations™ universal life policy?	<ul style="list-style-type: none">• Compassionate advance*• Bereavement counselling benefit• Snap advance*• Living benefit
...an Equimax® participating whole life policy?	<ul style="list-style-type: none">• Compassionate advance*• Bereavement counselling benefit• Snap advance*• Living benefit
...an Equitable Term life insurance policy?	<ul style="list-style-type: none">• Compassionate advance*• Bereavement counselling benefit <p>Term riders do not get KIND benefits.</p>

*non-contractual benefit

All KIND program payments are subject to the provisions of the Income Tax Act (Canada). Please speak with a tax professional before making a claim to receive a KIND benefit payment.

What are the KIND benefits?

Compassionate advance

This benefit lets you ask for an advance payment of part of the death benefit.

The insured person must have a disease or injury that will cause death within 24 months of diagnosis. When you give us proof of qualification, you can get 50% of the base policy coverage amount up to \$100,000. This amount is adjusted for any policy loans and cash withdrawals. We also adjust it for any living benefit payments already made. The compassionate advance, if paid, reduces the death benefit amount.

Your policy must be in effect for the 24 months prior to the date of diagnosis with no reinstatement during that time.

Your policy contract has full details on each benefit's terms and conditions.

Is this benefit taxed?

No! But if there are any changes to the Income Tax Act, this may affect how this benefit is taxed.

This benefit is non-contractual. This means Equitable can change or withdraw this benefit at any time.

Bereavement counselling benefit

With this benefit, your beneficiaries can access up to \$1,000 total to help cover eligible counselling costs they have paid. This benefit will only be available if the insured person dies and a death benefit is paid.

Is this benefit taxed?

No! But if there are any changes to the Income Tax Act, this may affect how this benefit is taxed.

Snap advance

This benefit lets your beneficiaries ask for payment of part of the death benefit before the death claim is approved.

It gives an amount equal to the policy cash value up to \$25,000. When we determine the amount to advance, we adjust it for any policy loans and cash withdrawals. We also adjust it for any compassionate advance and living benefit payments already made.

Your policy must be in effect for the 24 months prior to the date of diagnosis with no reinstatement during that time.

Is this benefit taxed?

If the death claim is approved, this benefit is not taxed. If the death claim is denied, the snap advance would count as a cash withdrawal and may be taxed. If there are any changes to the Income Tax Act, this may affect how this benefit is taxed.

This benefit is non-contractual. This means Equitable can change or withdraw this benefit at any time.

Living benefit

This benefit is available if the insured person becomes disabled by a mental or physical disability. Your policy contract has details on the terms and conditions and what qualifies as a disability for this benefit.

The living benefit gives you a lump sum payment from the policy cash value. The payment will be adjusted for any policy loans and cash withdrawals. We also adjust it for any compassionate advance payment already made.

The living benefit is not available if the insured person has a:

- Substandard rating of more than 300%;
- Flat extra rating; or
- Declined rating on a joint last-to-die policy.

Is this benefit taxed?

No, but the policy may be taxed differently in the future as a result of the living benefit payment! Please speak with a tax professional.

Equitable has made every effort to make sure what is covered in this document is correct. However, accuracy is not guaranteed. Relevant changes to the Income Tax Act (Canada) may occur. This is not tax advice. Please speak with a tax professional. The policy contract governs in all cases.

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