



Why EquiLiving Critical Illness Insurance?

WHAT MAKES EQUILIVING® THE PREFERRED CHOICE?

1 A **Loss of Independent Existence (LOIE) claim may be made at any age**

No one should have to wait to make a claim when they lose the ability to perform the normal activities of daily living.

2 A built-in **Change Privilege provides the flexibility for clients to change their plan if their circumstances change**

- T10 can be changed to T75, T100 or a 20 Pay plan
- T75 can be changed to a 20 Pay plan
- T100 can be changed to 20 Pay coverage for life

*Age restrictions apply

3 **Limited Pay EquiLiving Rider can be added to Universal Life or Whole Life plans**

Allows you to build a plan that works for clients all in one policy, saving them the policy fee and also potentially allowing for premium payments from exempt values in the policy.

4 **Any future face amount decreases do not reduce the Return of Premium on Death benefit**

If a client decreases their EquiLiving coverage, their Return of Premium on Death Rider will ensure their beneficiaries receive a refund of all eligible premiums paid for the EquiLiving policy, without a corresponding decrease of the Premiums to be Returned amount.

5 **Cloud DX Virtual Care Monitoring, a leading-edge digital health monitoring service**

currently only available in Canada through hospitals or an EquiLiving policy, is included at no additional cost: Clients with an approved EquiLiving benefit claim receive medical-grade monitoring devices and six months of Cloud DX Virtual Care Monitoring to support their critical illness recovery. To be eligible for the Cloud DX offering, a claimant must be age 12 or older and have received payment on or after February 12, 2022, for a covered critical condition benefit under an individual critical illness insurance policy issued by Equitable Life. An early detection benefit payment does not qualify. Cloud DX is a non-contractual benefit and may be withdrawn or changed by Equitable Life at any time.

6 **EquiLiving 10 Year Renewable to Age 75 plan is not priced using select and ultimate rates**

At the time of renewal, clients will pay the same rates as new applicants applying for coverage at their attained age, without being required to provide evidence of insurability.

7 **Additional covered conditions included in EquiLiving (currently only available from a few carriers)**

✓ **Acquired Brain Injury**

EquiLiving provides coverage for Acquired Brain Injury caused by external traumatic injury and from anoxia (lack of oxygen to the brain) and encephalitis (inflammation of the brain).

✓ **Juvenile Coverage**

EquiLiving provides juvenile coverage options on all plan types, including our 20-year Limited Pay plans.

✓ **Early Detection Benefit, without reductions**

With EquiLiving, clients can claim up to eight times under the Early Detection Benefit, once for each of the eight early detection covered conditions. In addition, these claims will not reduce future benefit amounts payable on a full benefit EquiLiving claim or any Premiums to be Returned under a Return of Premium Rider.

And finally – we'll help you grow your business with our extremely popular Critical Illness insurance training program, Path to Success™!