



Wise thinking for your financial plans

Whether you're accumulating wealth or preserving your estate, Equimax has you covered.

What it is

Equimax[®] is a participating permanent whole life insurance policy that not only ensures a tax-efficient transfer of assets to your heirs, but also gives you access to the cash value in your policy if you need it.

How it works

Equimax provides traditional whole life insurance benefits including:

- 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, 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 by making additional deposits¹
- Eligible to participate in the earnings of the participating account through dividend payments
- Flexibility to choose one of 5 options to receive dividends, including receiving them in cash, using them to reduce your premium, or to increase the death benefit of your policy²

The value of ownership

Equitable[®] is one of Canada's largest mutual life insurance companies. We're owned by our participating policyholders, not shareholders. So we can focus on your interests and providing you with personalized service, security and wellbeing.

A unique, stable investment

Equimax provides a stable, hands-off investment option that offers tax-advantaged growth.

The right plan to meet your needs

Equimax Estate Builder[®] and Equimax Wealth Accumulator[®] offer permanent whole life insurance coverage plus access to cash values.³ Choose the plan that best meets your savings goals and financial needs.

Equimax Estate Builder	Equimax Wealth Accumulator
For those looking for higher long-term value. Ideal for any tax burden that occurs at death, so your assets pass 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 things like business needs or to supplement your retirement income.

While Equitable has made every effort to ensure the accuracy of the information presented here, the policy contract governs in all cases.



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Customizing your plan

Optional riders⁴ and plan features allow you to customize your plan to meet your changing needs. These include:

- **Disability waiver of premium rider** can be purchased on the life insured and/or the payor/applicant of the policy. It allows premiums to be waived if the person(s) insured under the rider becomes totally disabled⁵ for an extended period.
- **Term insurance riders** can be added on the life insured under single life plans to cover temporary insurance needs. Preferred underwriting rewards you for your good health and lifestyle.
- **Critical illness insurance riders⁶** can be added to provide funds to help manage personal and medical expenses so you can focus on your recovery.
- **Excelsator deposit option** allows you to accelerate the tax-advantaged growth in your policy by making additional deposits¹ above the required guaranteed premium. Those deposits buy paid-up insurance which may immediately increase the total death benefit and total cash value of your policy.

Why it makes sense

Equimax can help you:

- **Create an inheritance.** The tax-free death benefit creates an instant legacy.
- **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.

Equimax: It's ideal

If you are looking for guarantees (premiums, cash values and death benefit) and the ability to create wealth or preserve an estate, Equimax may be right for you.

Talk to your advisor about Equimax today.

¹Limits 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. ²Dividends 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. They have the potential to increase the value of your policy above the guaranteed amount, depending on the dividend option selected. ³The cash value of the policy is accessible via a withdrawal, policy loan or policy surrender. It may be subject to taxation and a tax slip may be issued. ⁴Restrictions may apply. If a 10 pay or 20 pay payment period is selected, premiums for optional riders and benefits may extend beyond 10 or 20 years. See contract for details. ⁵Total disability must occur prior to their 60th birthday and last for six consecutive months. See contract for details. ⁶Provides a lump-sum benefit, following the diagnosis of one of the 25 covered conditions, and a survival period of usually 30 days. See contract for full details. ® or ™ denotes a trademark of The Equitable Life Insurance Company of Canada.