



# Make Equitable your first choice for insurance



As one of Canada's largest mutual life insurance companies, we offer a broad range of individual life and critical illness insurance solutions with competitive rates and compensation. Make Equitable® the first choice for clients' life insurance needs.

## Participating whole life – Equimax Estate Builder® / Equimax Wealth Accumulator®

- We started selling participating whole life in 1936. And we have paid dividends every year since!<sup>1</sup>
- A choice of 3 guaranteed premium options – payable for 10 years (Equimax Estate Builder only), 20 years or life.
- Competitive rates and values in both the middle income family and advanced large case markets.
- Retirement and estate planning concepts built right into the Equitable Sales Illustrations® System.
- Advanced insurance planning concepts and support to help you grow your sales in the large case market.
- KIND™ benefits are an additional layer of support for clients at claim time.

## Term life – Term 10, Term 20 and Term 30/65

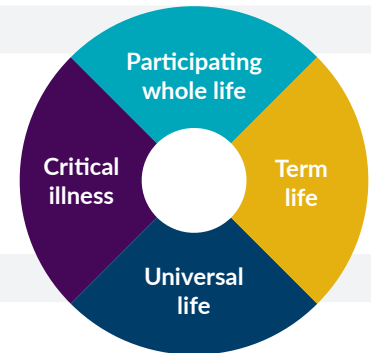
- Some of the best rates in the industry today for ages 30 – 55.
- Product comparison report for selecting the optimal combination of term coverages.
- Convertible to participating whole life or universal life.
- 10 and 20 year renewable and convertible term - guaranteed level premiums for the initial term and guaranteed annual renewable premiums thereafter to age 85.

## Universal life – Equitable Generations™

- Modern investment options offered through Canada's leading fund managers.
- Guaranteed investment bonus of 0.75% starting in year 1.
- Simplicity with no policy administration fee and no linked interest option (LIO) administration fees (except LIOs that track indices).
- Retirement and estate planning concepts built right into the Equitable Sales Illustrations System.
- Advanced insurance planning concepts and support to help you grow your sales in the large case market.

## Critical illness – EquiLiving®

- 26 covered conditions plus 5 additional covered critical conditions for children.
- Loss of independent existence included at no extra charge with no age restriction.
- Early detection benefit – 15% of face amount up to \$50,000, can be claimed once for each condition.<sup>2</sup>
- Choice of guaranteed premium options: 10 year renewable to age 75, level to age 75, level to age 100 (coverage for life), 20 pay coverage to age 75, 20 pay coverage for life.
- Available as a rider on Equimax, Equitable Generations and term life plans.<sup>3</sup>



**Submit your applications electronically. It's easy with EZcomplete®. Use it for in person or non-face-to-face meetings.<sup>4</sup>**

<sup>1</sup>Dividends are not guaranteed. They could change and be different based on how well the investments do, how many claims are made, and other factors. Dividends are paid at the sole discretion of the Board of Directors. <sup>2</sup>Payment does not reduce the EquiLiving benefit. <sup>3</sup>EquiLiving 20 pay plan options are not available on term plans.

<sup>4</sup>Login to EquiNet® and click on the EZcomplete icon on the menu bar.

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