



# Equimax Wealth Accumulator<sup>®</sup>

The path to maximizing tax-advantaged growth

Goal achieved!

Equimax Wealth Accumulator<sup>®</sup>

With Equitable, show clients the way!



FOR ADVISOR USE ONLY

<sup>1</sup>The maximum amount of EDO we may accept in any given policy year without underwriting approval will be the lesser of i) the annual EDO amount approved at issue by underwriting; and ii) the sum of all EDO deposits made in the last 5 years (60 months). See [Equimax Advisor/Admin Guide](#) on EquiNet<sup>®</sup> for full details.

<sup>2</sup> Not available if the policy has a flat extra rating.

<sup>3</sup> Formerly called the Disability Benefit Disbursement. See sample policy contract for full details, including the qualifications for any payment. If a life insured is assessed with a flat extra rating or a rating of more than 300%, including a declined rating on a joint last to die policy, the policy is not eligible for a Living Benefit payment based on the disability of that life insured. Policy cash value and death benefit will decrease. Tax laws are subject to change. Payment of the living benefit may affect the adjusted cost basis (ACB) of the policy as it is considered payment of a capital benefit. Changes in ACB can affect the future taxation of the policy. For additional information on the living benefit please refer to the [Equimax Advisor/Admin Guide](#) on EquiNet<sup>®</sup>.

Robust insurance features, strong early cash values, and the option to make extra payments make Equimax Wealth Accumulator the solution for clients seeking insurance protection and wealth accumulation.

<p><b>Strong early cash values</b></p>	<p>Builds early cash value that can help clients protect their business</p> <ul style="list-style-type: none"> <li>• We offer strong cash value in years 1 to 10 for clients who need a highly liquid investment with immediate cash value.</li> </ul> <p><b>TIP:</b> Equimax® is an excellent choice for clients who, in addition to a life insurance need, want a tax-effective alternative to traditional taxable investments for building wealth.</p>
<p><b>Opportunity for extra payments with Exceleator deposit option (EDO)</b></p>	<p>Designed to optimize cash value growth</p> <ul style="list-style-type: none"> <li>• EDO allows for extra payments to the Equimax Wealth Accumulator policy<sup>8</sup> which accelerates the tax-advantaged investment growth.</li> <li>• A term rider applied for and issued at the same time as the Equimax coverage may allow for an increase to the maximum EDO payment limit.<sup>4</sup></li> </ul> <p><b>TIP:</b> Additional EDO payments allow you to illustrate an earlier premium offset.<sup>5</sup></p>
<p><b>60 months of EDO payment flexibility<sup>1</sup></b></p>	<p>Flexibility to meet changing situations</p> <ul style="list-style-type: none"> <li>• Clients can start EDO payments up to 60 months after the date the application was signed, or resume EDO payments up to 60 months after the last EDO payment, without further evidence of insurability.<sup>1</sup></li> </ul> <p><b>TIP:</b> If clients need to skip an EDO payment or pay less than they were approved for they can do that. And as long as the sum of the payments over the last 5 years is 100% of their approved EDO payment, they can still pay the approved amount in subsequent years without underwriting<sup>1</sup>.</p>
<p><b>EDO available on cases rated at 300% or less</b></p>	<p>Offer the benefits of EDO to more clients</p> <ul style="list-style-type: none"> <li>• EDO is available on applications rated 300% or less<sup>2</sup> for new and existing clients.</li> <li>• For existing clients, if approved, the EDO contract provisions that apply will be based on the effective date of the insurance policy, not the date the EDO was added.</li> <li>• Applies to Equimax<sup>6</sup> policies issued under the 2017 tax rules.</li> </ul> <p><b>TIP:</b> Do you know any existing Equimax clients who were declined EDO due to a rating? They can apply for EDO provided their policy was issued under the 2017 tax rules. Evidence of insurability and underwriting approval is required.</p>
<p><b>Built-in living benefit</b></p>	<p>Client can access the cash value in the event of a disability</p> <ul style="list-style-type: none"> <li>• The living benefit may provide a tax-free, lump sum payment of up to 100% of the policy's cash value if the insured becomes disabled.<sup>3</sup></li> <li>• Available on Equimax<sup>6</sup> policies issued under the 2017 tax rules.<sup>7</sup></li> </ul> <p><b>TIP:</b> Show older clients who may not qualify for standalone disability insurance because of their age or health how Equimax can provide access to their policy's cash value should they become disabled.<sup>3</sup></p>

## Equimax participating whole life insurance. Just one more reason to make Equitable your first choice.

FOR ADVISOR USE ONLY. More information is available on EquiNet® on the Whole Life Insurance Product page under the Resources tab.

This information does not constitute legal, tax, investment, or other professional advice.

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<sup>4</sup> If the Owner Signature Date of the policy is June 26, 2021 or after, and subject to underwriting and the administrative rules and guidelines in effect.

<sup>5</sup> Since the premium offset point is dependent on dividends, it is not guaranteed. A decrease in the life insurance dividend scale may delay the premium offset point and require your clients to pay premiums for longer than previously projected; or require them to resume paying premiums for a period of time if their policy has been on premium offset. Premium offset must be requested by the policy owner and Equitable Life will determine if the policy qualifies for premium offset at the time we receive the request.

<sup>6</sup> Applies to Equimax Estate Builder and Wealth Accumulator; all ages; all premium types; single and joint lives.

<sup>7</sup> Subject to our administrative rules and guidelines in effect at the time of the payment.

<sup>8</sup> Clients can apply to add EDO to a policy with the paid-up additions or enhanced protection dividend option. Adding EDO to a policy is subject to underwriting approval and any EDO payments are subject to the current underwriting and administrative rules and guidelines in effect at the time the payment is received.

® or ™ denotes a trademark of The Equitable Life Insurance Company of Canada.