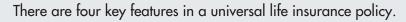


WHY Universal Life Insurance?

Universal life insurance is a permanent, guaranteed life insurance solution that adapts to your needs. It's a life insurance policy with an investment portion and tax savings built in.

Universal life insurance has a death benefit. It also has a cash value that allows for tax-advantaged growth within the policy.¹





Investment Choices



Flexible Premium



Tax Savings



Life Insurance

WHO is Universal Life Insurance for?

Universal life insurance is for those who want choice, who have a lifelong insurance need, who want to build asset value and reduce taxes.

Universal life insurance policies have a tax-advantaged account value. They also have investment options that allow you to decide how your money is invested.

Universal life insurance policies offer a tax-free payout to the named policy beneficiary.

¹ An Exempt Test is processed annually to determine the maximum premium that you can pay into your policy to maintain its tax-exempt status as per the Income Tax Act (Canada). Premium deposits that exceed the annual tax-exempt limit will be moved to a Shuttle Account. In the Shuttle Account, any interest earned would be taxable.

Equitable Generations™ – Universal Life Insurance

Flexible life insurance with an investment component

How does universal life insurance work?

Choose your premium and insurance amount

Your advisor will provide options for you to consider based on your goals. At a minimum, the account value must be enough to pay the monthly cost of the insurance protection.

Choose how to invest

Various investment options are offered to meet your goals.

Grow the account value with tax efficiency

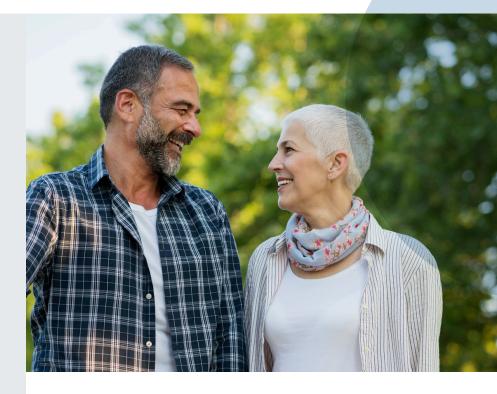
The account value can grow in your policy on a tax-advantaged basis.

Access money

Withdraw part of the money in the account or take a premium 'holiday'; as long as the monthly cost of insurance is covered. Take a policy loan.2

Plan ahead

Plan how the universal life insurance death benefit will be paid if the life insured dies.



Equitable Generations universal life insurance offers a broad range of features in a single policy.

- Diverse investment options: Daily Interest Account, Guaranteed Deposit Accounts³ and Linked Interest Options.⁴
- A Bonus feature that can boost your account value.
- Clear reporting of your account performance.
- Optional term and critical illness insurance coverage add-ons.
- Plus, other options depending on your exact needs.

Questions?

For more information, refer to our Equitable Generations Client Guide. Contact your advisor today. See how universal life insurance can work for you.

² Taxes may apply on cash withdrawals or a policy loan.

³ Equitable Life will determine the interest rate credited to the Daily Interest Account and Guaranteed Deposit Accounts from time to time. The interest rate will never

⁴ Ask your advisor for a copy of Universal Life Savings and Investment Opportunities (2055 Equitable Generations Universal Life Savings and Investment Options) for a full description of available funds. Interest earned on the Linked Interest Options may be positive or negative.

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