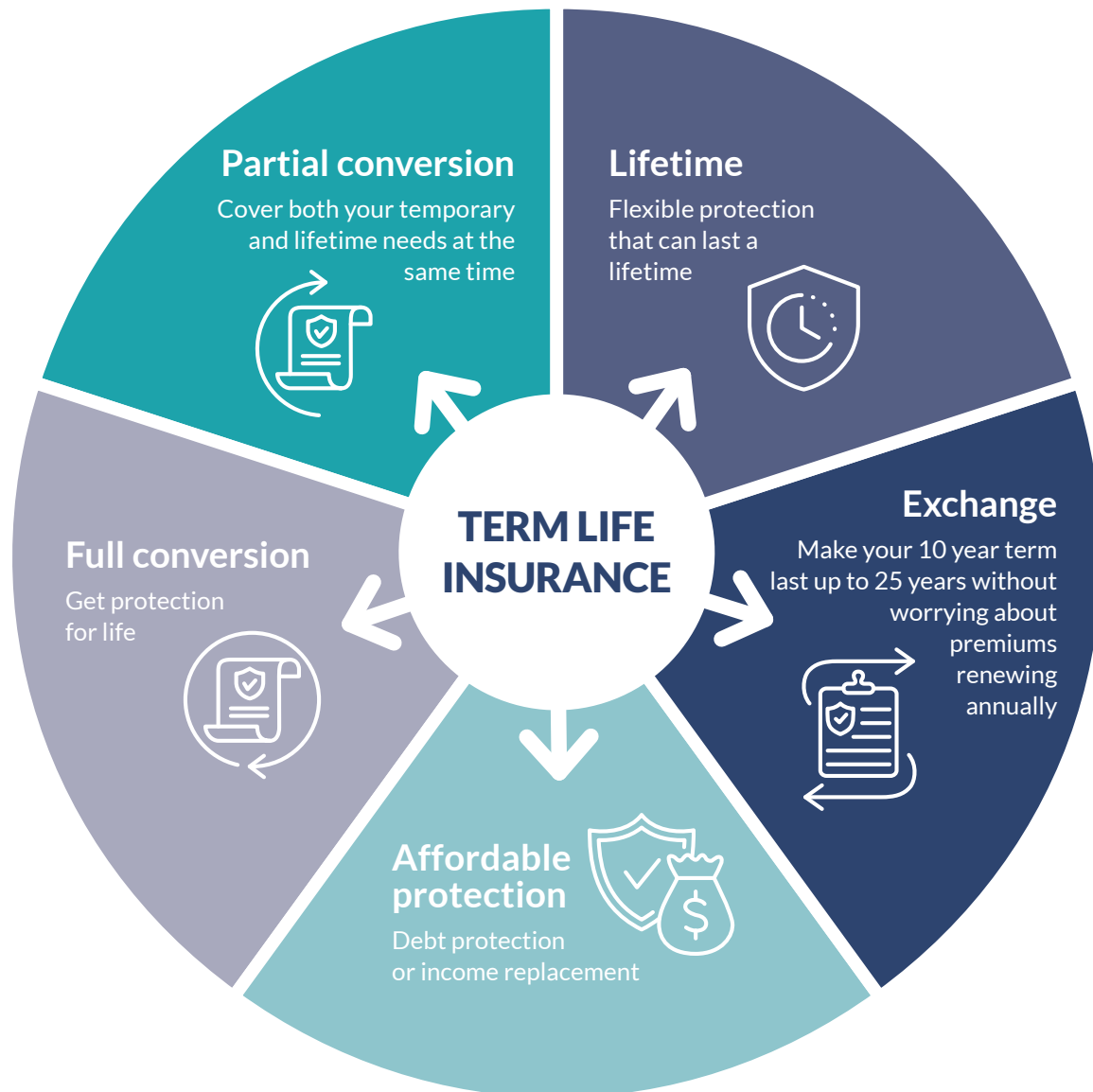




# Term Life Insurance



# Term life insurance

## Flexible protection that can last a lifetime

### Affordable protection

- Equitable® offers great rates.
- Another option to get mortgage insurance rather than through a lender.
- Protect debt and your income.
- Insure child support payments in a divorce situation.
- Layer multiple term coverages on one policy. You can also cover multiple lives on one policy. Doing this saves you money with one policy fee and the convenience of having everything on one policy (available on personally owned plans only).

### Rewards you for your healthy lifestyle with preferred rates

- Available for coverage amounts starting at \$1,000,000 for ages 18-50, and \$500,000 for ages 51-60. Preferred underwriting is not available for ages 61 and above.

### Adjust your plan to meet your changing needs

As your needs change, your insurance can too, even if your health has changed.

### Exchange your Term 10 coverage

Make your 10 year term last up to 25 years without worrying about premiums renewing annually.

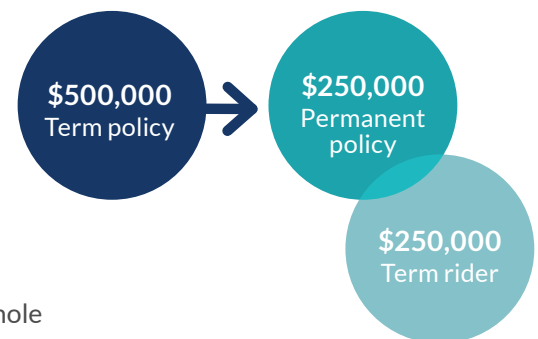
- You can exchange your Term 10 for a new Term 20 based on the rates and age at time of exchange. Doing this locks in level premiums for 20 years so you don't have to worry about premiums renewing yearly for up to 25 years! Exchanges must be done by the earlier of the 5<sup>th</sup> policy anniversary or before age 65.
- You do not need to give us proof of continued good health to do this exchange.

### Partial conversion

Cover your short and long-term needs.

- You can convert part of your Term coverage amount to a permanent plan.  
\* You do not need to give us proof of continued good health to do this conversion.
- If you have a Term policy, you can choose to convert part of the Term coverage amount to a permanent policy and carry-over the remaining Term coverage as a Term life insurance rider on the permanent plan.  
\* All this in one policy and for one policy fee.

#### Example of partial conversion



### Full conversion

Get protection for life.

- Convert all your Term life insurance coverage amount to a participating whole life or universal life policy. Age and amount limitations apply for conversion. Your contract will have more details.
- Lock in a level lifetime rate with cash value options.
- You do not need to give us proof of continued good health to do this conversion.

### Talk to your advisor about the right Term insurance for you.

This information does not count as legal, tax, investment or other expert advice.

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