

# 5 great reasons to make Equitable your first choice



## 1 Committed to our policyholders

DBRS Morningstar has once again graded our Financial Strength Rating and Issuer Rating to A (high) with Stable Trends. This rating, in addition to Equitable's strong LICAT<sup>1</sup> ratio, means that we are well-positioned to continue meeting our commitments to our policyholders.

Being recognized for our service culture across all lines of business is a point of pride for a company that includes 'customer focus' as one of its three corporate values.

## 2 Broad competitive product shelf

Whether clients want to protect what's important or save for the future, Equitable offers some of the most competitive solutions on the market. Our broad range of insurance and savings products provides you with competitive, flexible solutions for clients' financial needs.

- Term life insurance offers affordable protection with a choice of several plan options to fit a client's budget.
- Participating whole life insurance provides a guaranteed death benefit, premiums and cash value. Policyholders are eligible to participate in the earnings of the participating account through dividend payments.<sup>2</sup>
- Universal life insurance combines cost-effective life insurance protection and a choice of tax-advantaged investment opportunities in one convenient package.
- Critical illness insurance provides protection that can help clients deal with the financial implications of one of the covered critical conditions.
- A complete range of investment and annuity products designed to meet clients' savings, accumulation and income needs.

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### 3 Underwriting made easy

Equitable makes it easy for you to do business with us.

- For large cases, direct access to underwriters and a specialized large cases team.
- 5 business days for standard applications once all required information is provided.

### 4 Regional wholesaler support

We support you in the field – where you need it!

Many advisors prefer to deal with a successful mid-size company like Equitable because we take the time to personally understand your business needs and help develop solutions. We have expanded our focus and support in the large case market. Our Equitable Wholesalers, located coast to coast, provide personalized sales support. To connect with a Equitable Wholesaler, go to [equitable.ca](https://equitable.ca) then **Get in touch**, then the **Advisors tab**, and **Advisor Services**.

### 5 Online advisor tools

EquiNet<sup>®</sup>, Equitable's advisor site, is bilingual and mobile-friendly. It puts the tools and information you need to run your business right at your fingertips. These include:

- Up-to-date information for existing policies and pending inquiries on new business.
- EZcomplete<sup>®</sup> online application. Use it for in-person or non-face-to-face meetings. It easily guides you through only the required sections of the insurance and savings and retirement applications.
- Easy access to administrative forms and processes.
- Online annuity quotation for payout annuities.
- Equitable Sales Illustrations<sup>®</sup> System including advanced retirement and estate planning concepts to help you grow your sales in the large case market.
- Marketing materials to support discussions with clients and help make the sale.

To access EquiNet, visit [advisor.equitable.ca](https://advisor.equitable.ca).

**Personalized service.**  
**Diversified and competitive product portfolio.**  
**Dedicated underwriting.**

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<sup>1</sup> LICAT (Life Insurance Capital Adequacy Test) is a recognized measure of strength and stability for the insurance industry.

<sup>2</sup> Dividends may be subject to taxation. 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>®</sup> or <sup>™</sup> denotes a trademark of The Equitable Life Insurance Company of Canada.