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great reasons to make Equitable Life your first choice

1

COMMITTED TO OUR POLICYHOLDERS

DBRS Morningstar has graded our Financial Strength Rating and Issuer Rating to A (high) with Stable Trends. This rating, in addition to Equitable Life's strong LICAT³ ratio, ensures 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. In a 2019 survey of customers from 15 Canadian life insurance companies,¹ Equitable Life® ranked #1 on the Net Promoter Score, a measure used across industries to gauge the loyalty of a firm's customer relationships.

2

BROAD COMPETITIVE PRODUCT SHELF

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

- Term life insurance offers affordable protection with a choice of premium payment options to fit your 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.²
- 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 helps clients deal with the financial implications of one of the covered critical conditions.
- A complete range of investment and annuity products designed to meet your clients' savings, accumulation and income needs.

¹LIMRA CxP Customer Experience Benchmarking Program, Life Insurance In-Force Experience.

²Dividends are not guaranteed and are paid at the sole discretion of the Board of Directors. Dividends may be subject to taxation. Dividends will vary based on the actual investment returns in the participating account as well as mortality, expenses, lapse, claims experience, taxes and other experience of the participating block of policies.

³LICAT (Life Insurance Capital Adequacy Test) is a recognized measure of strength and stability for the insurance industry.

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**UNDERWRITING
MADE EASY**

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

- Direct access to underwriters and a team dedicated to helping with large cases.
- Non-smoker definition allows for one cigar/cigarillo per month, subject to a negative cotinine level. Clients who use marijuana, whether inhaled or ingested, may qualify for non-smoker rates (Class 3).
- Only a non-medical questionnaire is required for ages 50 and under and face amounts up to and including \$3,000,000 on any life insurance product.

4

**REGIONAL
SALES
SUPPORT**

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

Many advisors prefer to deal with a successful mid-size company like Equitable Life 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 Regional Sales Managers, located coast to coast, provide personalized sales support. To connect with a Regional Sales Manager, go to [equitable.ca](https://www.equitable.ca) then **Get in touch**, then the **Advisors tab**, and **Advisor Services**.

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**ONLINE
ADVISOR
TOOLS**

EquiNet®, Equitable Life'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® 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® 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 your clients and help make the sale.

To access EquiNet, go to [equitable.ca](https://www.equitable.ca) and click on **Advisors** (EquiNet) under the **Log In** tab.

Personalized service.
Diversified and competitive product portfolio.
Competitive underwriting.