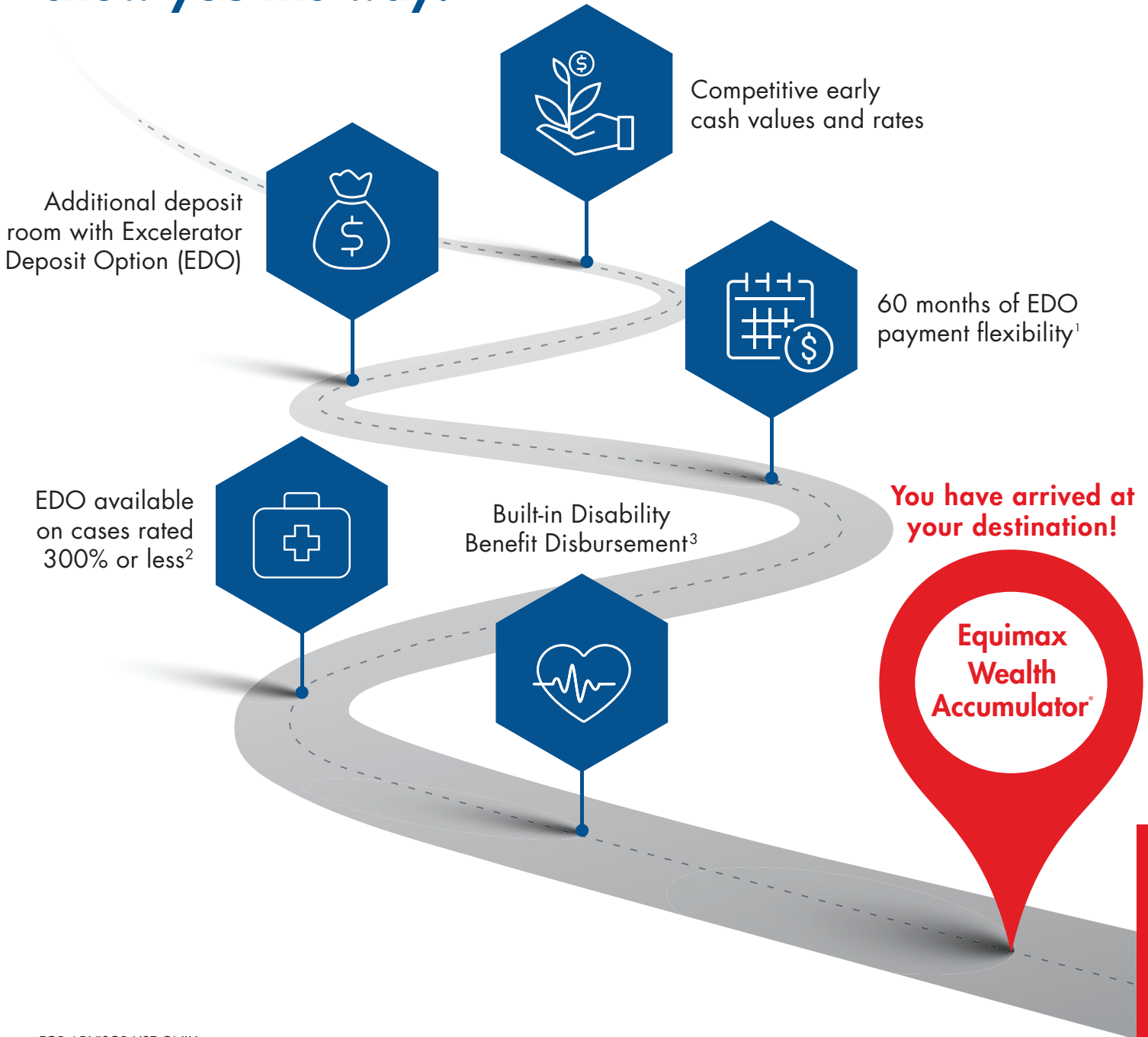


# EQUIMAX WEALTH ACCUMULATOR®

## THE PATH TO MAXIMIZING TAX-ADVANTAGED GROWTH

### Let Equitable Life® show you the way!



**FOR ADVISOR USE ONLY**

<sup>1</sup> This applies only to policies with an effective date of March 23, 2020 or later. The amount of the EDO payment allowed may be limited to the maximum EDO payment made in previous years depending on the policy year. For approved EDO amounts exceeding \$150,000 annually (\$12,500 monthly), clients have up to 12 months from the date the application was signed or the date of the last EDO payment to make an EDO payment before a contribution cap may apply. See Admin Guide for full details.

<sup>2</sup> Not available if the policy has a flat extra rating. <sup>3</sup> See sample policy contract for full details, including the qualifications for the disbursement. Policy cash value and death benefit will decrease. Tax laws are subject to change. The payment of the disability benefit disbursement 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.

# EQUIMAX WEALTH ACCUMULATOR®

## THE PATH OF CHOICE FOR HIGH NET WORTH CLIENTS

New features and competitive rates make Equimax Wealth Accumulator the product of choice for high net worth clients.

Competitive early cash values and rates	<p><b>For high net worth clients ages 45 to 65</b></p> <ul style="list-style-type: none"> <li>We offer some of the most competitive rates, and total cash value in years 1 to 10.</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>
Additional deposit room with Exceleator Deposit Option (EDO)	<p><b>Designed to optimize cash value growth</b></p> <ul style="list-style-type: none"> <li>Equimax Wealth Accumulator allows for significant deposit room 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>
60 months of EDO payment flexibility <sup>1</sup>	<p><b>Flexibility that fits your clients' situation</b></p> <ul style="list-style-type: none"> <li>Clients can start EDO payments<sup>1</sup> up to 60 months from the date the application was signed, or resume up to 60 months from the last EDO payment made, without additional evidence of insurability.</li> <li>Applies to Equimax<sup>6</sup> policies with an effective date of March 23, 2020 or later.</li> </ul> <p><b>TIP:</b> Encourage your high net worth clients (with approved EDO payments of more than \$150,000 annually) to make their initial payment within 12 months from the date the application was signed, and continue to make all scheduled EDO payments to avoid having a contribution cap applied.<sup>1</sup></p>
EDO available on cases rated 300% or less	<p><b>Offer the benefits of EDO to more of your clients</b></p> <ul style="list-style-type: none"> <li>EDO is available on cases 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>5</sup> policies issued under the 2017 tax rules.</li> </ul> <p><b>TIP:</b> Do you have any existing Equimax clients who were declined EDO due to a rating? They can now apply for EDO provided their policy was issued under the 2017 tax rules. Evidence of insurability and underwriting approval is required.</p>
Built-in Disability Benefit Disbursement	<p><b>Access to cash value in the event of a disability</b></p> <ul style="list-style-type: none"> <li>The Disability Benefit Disbursement 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>Will be included on Equimax<sup>6</sup> policies issued under the 2017 tax rules.<sup>7</sup></li> </ul> <p><b>TIP:</b> If you have older clients who may not qualify for standalone disability insurance because of their age or health, show them 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 Life your first choice.**

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

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