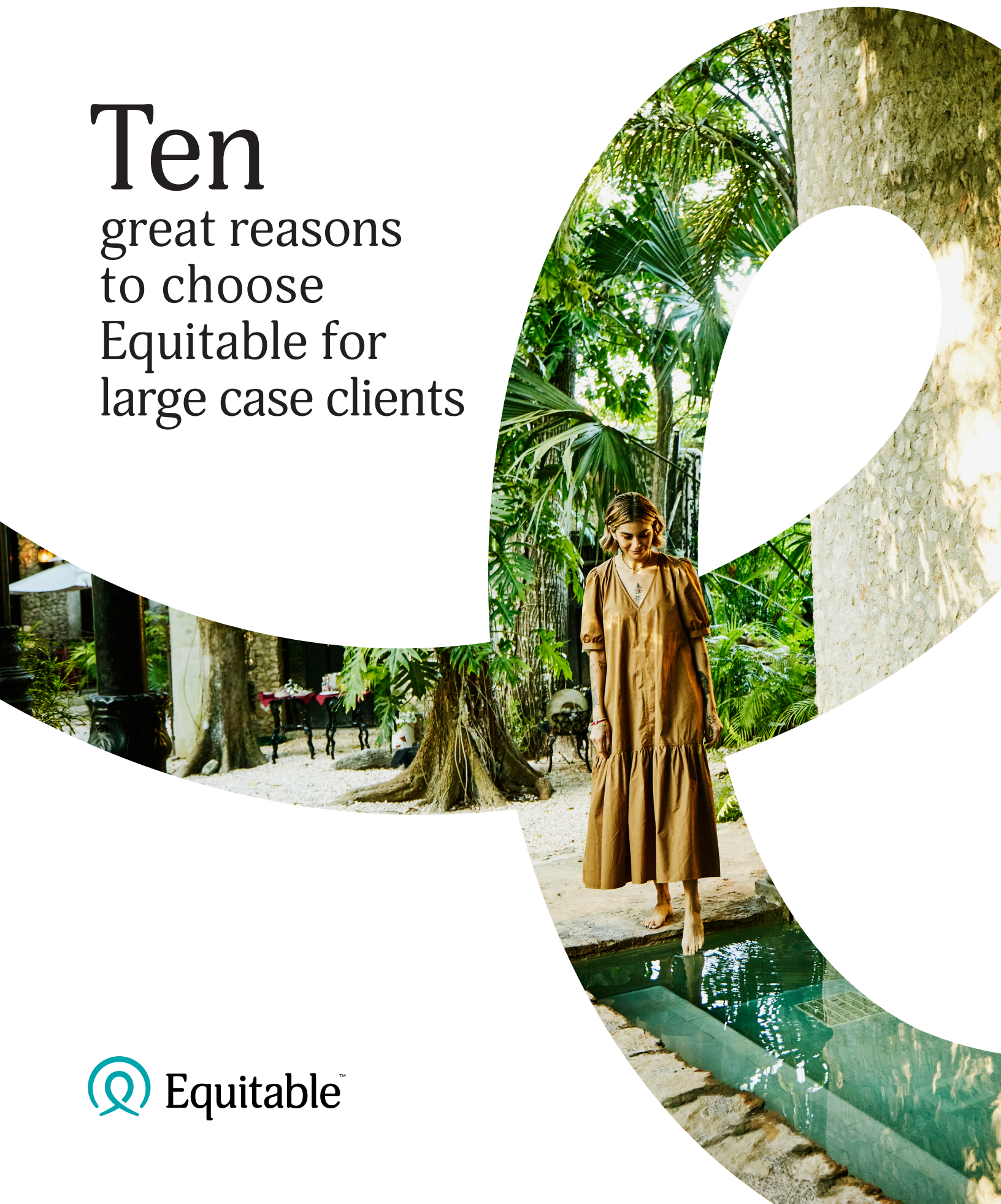


Ten

great reasons
to choose
Equitable for
large case clients





We're committed to the large case market

- 1 We are very active in the Canadian large case life insurance market. We have a lot of experience across all facets of our business to deliver an exceptional experience. Our largest contract issued in 2024 had more than \$1.7 million in annual premium.
- 2 As a mutual, we provide financial security differently by focusing exclusively on our clients. Our mutual status allows us to deliver personalized service, security, and wellbeing—with over a century of superior client experience and expertise. Our 100% Canadian-based employees are deeply knowledgeable in the Canadian insurance marketplace.
- 3 We have a dedicated large case team and process to help ensure an excellent advisor and client experience.
- 4 Equimax®, our participating whole life solution, is very competitive and is always evolving.
- 5 Our maximum ultimate net amount at risk (NAAR) is \$130 million.
- 6 Our internal retention is \$10 million. This is a great option for meeting your wealthy clients' capacity needs.
- 7 Our LICAT ratio—a measure of a carrier's ability to meet its promised obligations—is industry leading at 169%.
- 8 We have an industry-leading participating account rate of return. Our participating account fund has been open—and never closed—since 1936.
- 9 Our dedicated field team of tax and estate planning and advanced case consultants are here to assist you.
- 10 As a mutual company, we are not driven by shareholder pressures for quarterly results. This allows us to focus on management strategies that foster prudent long-term growth, continuity, and stability. We are dedicated to meeting our commitments to clients—now and in the future.

All numbers quoted above are as-of Q4 2024.

Our dividend scale interest rate and participating account rate of return

Average annualized returns**		
	Equitable par account return	Equitable dividend scale interest rate*
5 years	6.49%	6.19%
10 years	6.17%	6.33%
20 years	6.77%	6.86%
30 years	7.28%	7.59%

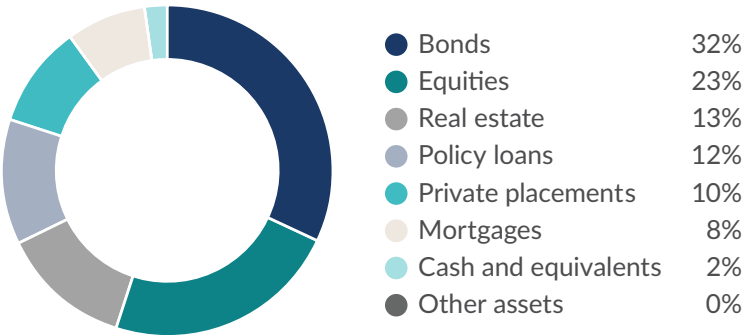
* The dividend scale interest rate reflects the investment performance of the participating account, which is smoothed to reduce volatility. The dividend scale interest rate is just one factor used to determine the dividends paid in a participating policy. Dividends are not guaranteed and are paid at the sole discretion of the Board of Directors. Past performance is not indicative of future performance.

** The average annualized returns are based on historical values as of December 31, 2024.

View the [Dividend scale interest rate and participating account rate of return 30-year historical performance](#).

Par fund asset allocation

Investments in the participating account are managed by the Equitable Asset Management Group. We focus on prudent investment strategies and risk management.



We're here to support you

At Equitable, we are deeply focused on the importance of advisor service. We understand and appreciate the incredible hard work and time that goes into submitting a large case. We take pride in delivering an outstanding experience for you and your clients.

Come and discover why more and more advisors are trusting Equitable as an excellent solution for their larger cases. Contact your wholesaler to learn more.

For advisor use only

Data as of December 31, 2024, other than the dividend scale interest rate, which is July 1, 2024.



About Equitable

At Equitable we believe in the power of working together. This guides how we work with each other. How we help our clients and partners. And how we support the communities where we live and work.

Together, with partners across Canada, we offer Individual Insurance, Group Insurance and Savings and Retirement solutions. To help our clients protect today and prepare tomorrow.

We believe the world is better when we work together to build an Equitable life for all.



* or ™ denotes a trademark of The Equitable Life Insurance Company of Canada.