

Navigating EZstart™

This document will guide you through how EZstart will work and what advisors will see.

Background to EZstart:

EZstart is an explainer tool intended for you, the Advisor, to quickly start a conversation with a prospective client about insurance in hopes it will lead to a follow-up meeting where a fully compliant illustration would be generated. EZstart is particularly well-suited for Whole Life juvenile policies to provide an approximate cash value at certain milestone life events in the child's life but can be used for any Equimax Estate Builder® sale.

EZstart Details:

The intent of this document is to provide you with a visual of EZstart to help show you how to navigate through it.

Once EZstart is launched via the Advisor's phone, tablet, or laptop, the Advisor will be brought to the below screen.

The Advisor will read the Disclaimer, then click **I Accept** to proceed to EZstart.

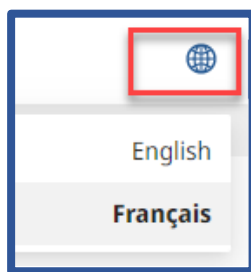
Disclaimer
FOR ADVISOR USE ONLY

Quote date: 2022-05-02

- By using this EZstart Tool (the "Tool"), you indicate your acceptance of the terms and conditions set out herein.
- The Tool is intended for information purposes only. The information contained within the Tool (the "Information") is not intended to provide or replace personalized legal, accounting, medical, financial, or tax advice. For your/your client's own specific situation, please consult with appropriate professional advisors.
- The Tool is intended to assist you in understanding the Equimax Estate Builder® product offered by The Equitable Life Insurance Company of Canada ("Equitable Life"). The Tool provides only a summary of the Equimax Estate Builder product; full product details can be found here: <https://advisor.equitable.ca/advisor/getattachment/ab419095-90c9-4d6c-8dce-437720b25641/1129.pdf>
- It is not appropriate to base a buying decision on the Information. **A complete illustration should be viewed by the client before they make a decision to purchase.**
- The Equimax Estate Builder product is available and intended for use in connection with the sale and distribution of insurance products only in Canada. The Tool shall not be used to solicit business from people who reside outside of Canada.
- The Information is neither a contract of insurance nor an offer to provide insurance. The Information does not form part of any policy that may be issued by Equitable Life. Extensive effort has been made to ensure the accuracy of the Information. However, in case of discrepancy, the actual policy provisions of an Equitable Life policy applied for and issued will prevail and govern the terms of the contract.
- VALUES
 - Whenever values are shown that may be affected by tax, these values are before tax.
 - All values shown are in Canadian Dollars.
 - By its very nature, the Information makes numerous assumptions about the future. Consequently, the values shown are neither guarantees nor estimates of future policy performance or values and may not be relied upon for such purpose. It is certain that the **actual results achieved will differ** (positively, negatively, or both positively and negatively in different time periods) from those within the Information. Factors affecting actual product results and values include, without limitation, changes to: the dividend scale, tax or fiscal treatment, amount of insurance coverage, key input data (age, gender, smoking status), plan term, additional riders, policy loans and withdrawals, additional ratings that may be determined through underwriting, etc.
 - Only those values in the Information that are marked with the word "Guaranteed" are guaranteed.** If a non-guaranteed factor or feature is absent from the Information, it does not mean or imply that said factor or feature is guaranteed.
 - The non-guaranteed values are calculated based on the Company's current dividend scale which is not guaranteed and is likely to change during the policy's lifetime. The Information will be affected as a result.
 - Dividends 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, lapses, claims experience, taxes, and other experience of the participating block of policies.
 - The values within the Information may differ slightly from the actual values in any complete illustration or subsequently issued policy due to rounding differences.
- The Information is incomplete and invalid without consideration of all pages and details. Please review the Information carefully and in its entirety.
- The Tool and the Information, including the manner in which the contents are displayed, are the sole property of Equitable Life or of its licensors. Except as set out below, you are not granted any rights in or to the contents made available on or via the Tool or in or to the Tool itself. All such rights remain with, and are reserved by, Equitable Life or their respective owners.
- Equitable Life grants you a limited licence to: (i) display the information and other contents of the Tool on your computer or other electronic device used to access the Tool or the Information; and (ii) print, download and use the Information and other contents on the Tool solely for informational purposes; provided that the Information and the Tool's contents are not modified in any way and that all existing copyright and other notices are displayed. You agree not to, or allow others to, directly or indirectly, attempt to or actually disrupt, impair or interfere with, alter or modify the Tool or any of its contents, including without limitation the Information.
- You agree that you will not use, or permit anyone else to use, any robot, scraper, spider, or other automated devices or means to access or use the Tool for any purpose without the prior expressed written consent of Equitable Life. You agree that you will not: (i) interfere or attempt to interfere with the proper working of the Tool; (ii) bypass any measures used to prevent or restrict access to the Tool; or (iii) take any action that imposes an unreasonable or disproportionately large load on the infrastructure used to run and maintain the Tool.
- Your use of the Tool is entirely at your own risk. Neither Equitable Life, nor any of its affiliated companies, nor their officers, directors, employees or agents, nor any other person associated with the creation and/or maintenance of the Tool or its contents (including, without limitation, the Information) shall be responsible to any person for any harm, loss, or damage (including any loss of data or damage to your computer system), however caused, that may arise from your use of the Tool or its contents, or the unavailability of the Tool for your use, including, without limitation, any direct, indirect, special, third party, or consequential damages, even if it or they have been advised of the possibility of such harm, loss, or damage. Without limiting the foregoing, Equitable Life shall not be responsible for any detrimental reliance that you may place upon the Tool or its contents, including without limitation the Information. By accessing and using the Tool, you assume the risk that the Information presented may not meet your needs and requirements.
- The limitations expressed above shall apply to your use of the Tool regardless of the causes or circumstances giving rise to the claim, even if such claim is based on breach of contract, negligence, or other tort, and shall survive a fundamental breach or failure of essential purpose of any limited remedy or these terms and conditions. You acknowledge and agree that any claim or cause of action you may have arising out of, or relating to, the Tool must be filed within one (1) year after such claim or cause of action arises, or it will be permanently barred.

I Accept

Once EZstart opens Advisors can select if they want to continue in English or french by clicking the globe icon in the top right corner.

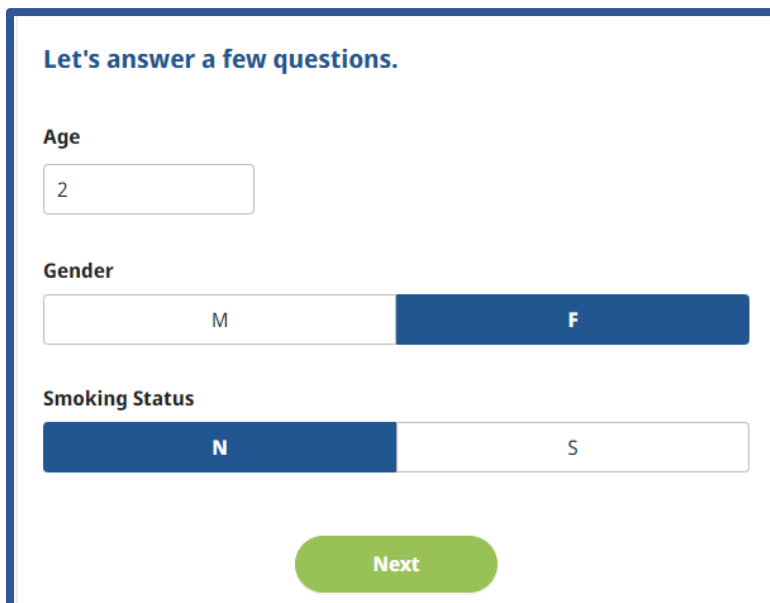


Once the language is selected the Advisor can start. There is an icon that can be clicked to bring up helpful information about the product.



1. The Advisor will enter in the following info:

- Age of the client
- Gender of the client
- Smoking status of the client



The Advisor will select **Next**.

2. The Advisor will then enter in the monthly payment (i.e., premium) that has been discussed with the client.

Depending on the age of the client, the Advisor can complete the following sections by entering an age for each section:

- Education – Primarily for use for juvenile policies
- Major Life Event – E.g., new vehicle, marriage, child
- Retirement – Age of retirement
- Estate Transfer – This field always defaults to age 100 but can be changed
- Payment Term – Will default to 20 years but can be changed by clicking Edit on the next screen. (The option to update only appears when you choose Edit later).

Click **Calculate** when complete.

Please provide your savings information.

Monthly Payment Amount
\$ 100

Life Goals ⓘ

Education

Age at time of event 18

3 99

Major Life Event

Age at time of event 30

3 99

Retirement

Age at time of event 65

3 99

Estate Transfer

Age at time of event 100

66 100

Calculate

3. Once calculated, the Advisor will see the **Potential Cash Value**.

Note: This Cash Value is at age 100.

LIFE INSURANCE OVERVIEW

Summary Details

Monthly Payment Amount
\$100

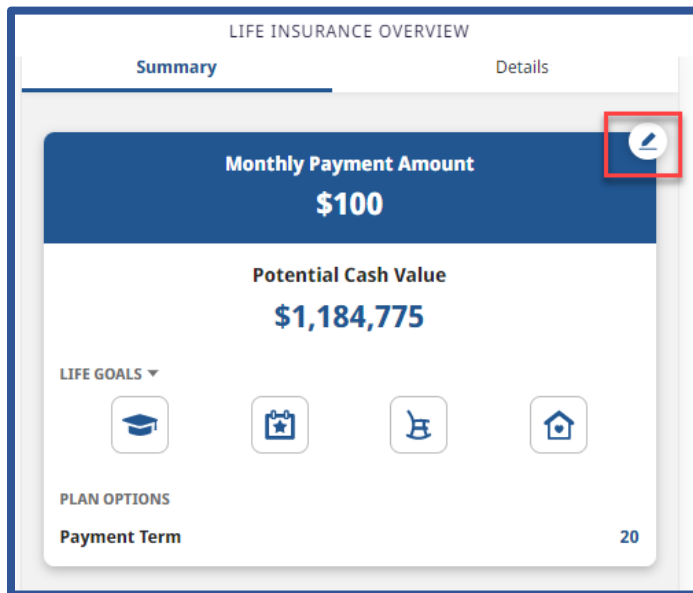
Potential Cash Value
\$1,184,775

LIFE GOALS ▾

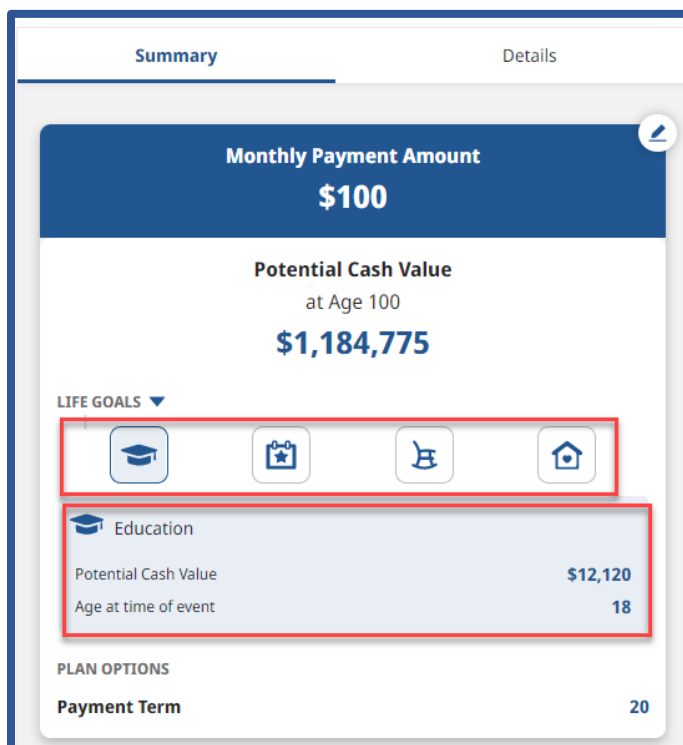
PLAN OPTIONS

Payment Term 20

From the **Monthly Payment Amount** screen, the Advisor can edit previously-entered information and the Payment Term by clicking the edit icon in the right corner, which will return to step 2 from above.



Clicking on the icons for Education, Life Events, Retirement and Estate Transition will populate the potential cash value information based on the age that was selected.







Clicking on the **Life Goals** arrow will populate all life goals selected, the Advisor can explain to the client the amount of cash value that may be available by the time of the life event selected.

\$100

Potential Cash Value
at Age 100

\$1,184,775

LIFE GOALS ▲

 Education	
Potential Cash Value	\$12,120
Age at time of event	18
 Major Life Event	
Potential Cash Value	\$39,062
Age at time of event	30
 Retirement	
Potential Cash Value	\$265,208
Age at time of event	65
 Estate Transfer	
Potential Cash Value	\$1,184,775
Age at time of event	100

PLAN OPTIONS

Payment Term	20 years
---------------------	----------

Clicking on **Details** will provide the Advisor with a graph to help explain the cash value progression within the policy.

LIFE INSURANCE OVERVIEW

Summary

Details

Monthly Payment Amount

\$100

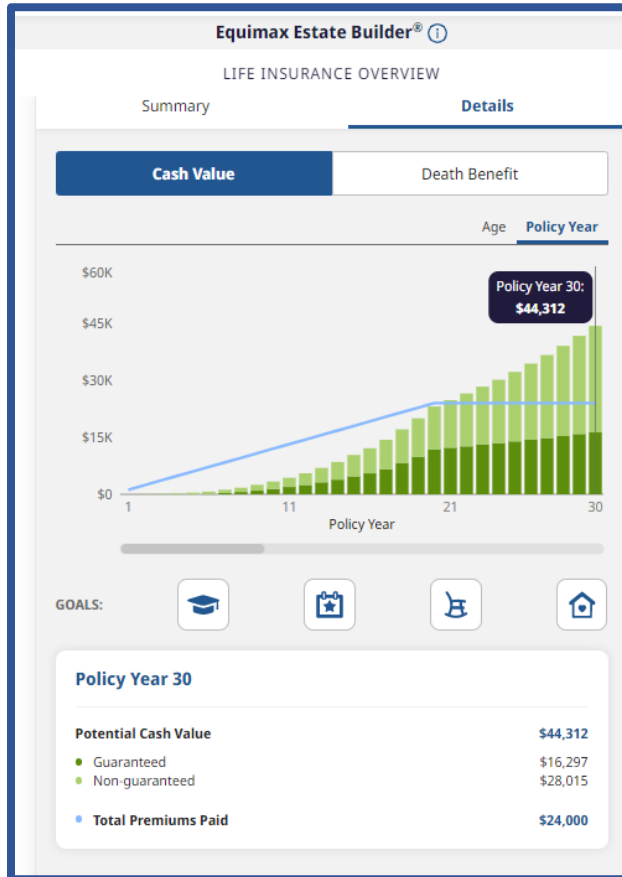
Potential Cash Value

\$1,184,775

LIFE GOALS ▲

Support for EZstart

CSRs are to refer the Advisor back to the RSM if they have questions relating to how to access or use EZstart, including how to read/interpret the information on the pages. For additional support information, please see the [EZstart FAQ](#).



A short video of how this tool works can be found by clicking on the following link: [EZstart Video Demo](#).