



Important information to help clients update their beneficiary designations

Please reach out to impacted policy owners as soon as possible to encourage them to update the beneficiary designation on their critical illness insurance coverage on a child.

For a confidential list of your impacted clients, please call the Client Care Centre at 1-800-668-4095.

Updates can be made by clients in two ways:

1. Via Equitable Client Access® in the policy's Beneficiary tab
2. By filling out the Beneficiary Designation Request form and sending it back to us

What do I say to the client?

Your action today ensures you lead the conversation and strengthen your relationship with each client. Here are talking points to help start the conversation:

- I noticed your child's critical illness insurance coverage doesn't have a beneficiary listed (or a minor was designated without a trustee). This means that the child is the recipient of the insurance benefit. That's really common, but it can cause delays because critical illness insurance benefits can't be paid directly to a minor.
- By updating your beneficiary designation now, you can help make sure the funds go straight to the person you want—without going through the courts or a Public Trustee.
- It only takes a few minutes, and I can walk you through updating it in Equitable Client Access so everything is setup exactly as you intend.
- Equitable will also reach out to you in about a month, but updating your designation now helps keep things simple and helps protect your family from delays at claim time.

If you've already started or completed this with your clients, thank you. You've taken an important step toward clarity and control.

Thank you for your continued partnership in helping clients protect what matters most.

Your Equitable Team