CHOICE
FLEXIBILITY
GUARANTEES
Equimax participating whole life insurance delivers everything you expect from traditional whole life insurance with permanent protection and access to the cash value in the plan. It also offers:

- Guaranteed premiums, cash values and death benefit,
- Choice of two plan types to meet your short or long-term goals,
- Choice of Life Pay or 20 Pay (premiums payable for 20 years),
- Ability to increase the tax-advantaged growth within the plan,\(^1\)
- Eligibility to receive dividends with a choice of 5 dividend options including receiving them in cash, using them to reduce your premium, or to increase the death benefit of your policy.\(^2\)
- Optional riders allow you to customize your plan, including adding critical illness insurance\(^3\) that provides funds to help manage personal, business and medical expenses so you can focus on your recovery.

### CHOICE OF PLAN TYPES TO MEET YOUR NEEDS

Equimax provides a stable, hands-off investment option that offers tax-advantaged growth. With two plan types to choose from, you can select the plan and features that best meet your needs.

<table>
<thead>
<tr>
<th>Equimax Estate Builder(^\circ)</th>
<th>Equimax Wealth Accumulator(^\circ)</th>
</tr>
</thead>
<tbody>
<tr>
<td>For those looking for higher long-term value. Ideal for covering estate taxes and fees so your estate passes intact to your heirs.</td>
<td>For those looking for higher early cash values within the first 20 years. Ideal for building wealth you can access for education, business, to supplement retirement income, etc.</td>
</tr>
</tbody>
</table>

### WHICH PLAN TYPE IS RIGHT FOR YOU?

Determining your life insurance and savings goals will help you and your advisor choose the best plan type to help you achieve them.

\(^1\)By making additional deposits above the required guaranteed premium. Limits are set on the amount of deposits you can make to ensure the policy remains tax-exempt under the Income Tax Act (Canada). \(^2\)Dividends are not guaranteed and 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. \(^3\)Provides a lump-sum benefit, following the diagnosis of one of the covered conditions, and a survival period of usually 30 days. See contract for full details. \(^4\)Cash value is available as early as one year after the policy is issued and can be accessed without the time restrictions of locked-in investments or the market volatility of equities. \(^5\)When a 20 Pay option is selected, the base plan is paid up in 20 years. Premiums for optional Riders and benefits may extend beyond 20 years. While Equitable Life\(^\circ\) has made every effort to ensure the accuracy of the information presented here, the policy contract governs in all cases.
A PLAN THAT MEETS A LIFETIME OF NEEDS
Whatever your insurance and savings needs, Equimax offers the flexibility to help you meet them.

<table>
<thead>
<tr>
<th>Are you looking for…</th>
<th>Equimax Estate Builder</th>
<th>Equimax Wealth Accumulator</th>
</tr>
</thead>
<tbody>
<tr>
<td>Higher long-term value for estate planning?</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>A higher death benefit to cover estate taxes and fees?</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Cash values to supplement your retirement income?</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Permanent insurance for your child/grandchild at low children’s rates, plus access to cash values to help fund education, buy a house, start a business, etc.?</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>A way to leave a significant donation to your favourite charity while reducing income tax now or in the future?</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>A highly liquid investment option that provides almost immediate access to cash values that can be used for emergency funding, investing, collateral loans, or other cash needs?</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Protection for your business plus higher early cash values on your balance sheet?</td>
<td>✓</td>
<td></td>
</tr>
</tbody>
</table>

WHY IT MAKES SENSE
Equimax can help you:

- **Create an inheritance** The tax-free death benefit creates an instant legacy for your loved ones or a favourite charity.
- **Preserve an inheritance** Your beneficiaries can use the proceeds to cover final expenses and estate taxes and fees, keeping their inheritance intact.
- **Build wealth you can access** Use the cash value to supplement your retirement income, help pay for your children’s education or financial needs, or use the policy as collateral for a loan from your financial institution.
- **Provide for your loved ones** The death benefit can be used to replace your income to provide for those who depend on you.
- **Protect your children** Equimax 20 Pay can provide your child or grandchild with paid-up permanent insurance at low children’s rates, plus access to cash values to help fund education.

Talk to your advisor about Equimax today.
Works for me.

Canadians have turned to Equitable Life since 1920 to protect what matters most. We work with your independent financial advisor to offer individual insurance and savings and retirement solutions that provide good value and meet your needs – now and in the future.

Equitable Life is not your typical financial services company. We have the knowledge, experience and ability to find solutions that work for you. We’re friendly, caring and interested in helping. And we’re owned by our participating policyholders, not shareholders, allowing us to focus on your needs and providing you with personalized service, financial protection and peace of mind.

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