



Choice.
Flexibility.
Guarantees.

Equimax[®] participating
whole life insurance





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When you choose a participating whole life insurance solution, you want:

- A choice of product features, customized for your unique situation.
- **Flexibility** to meet your changing needs.
- **Access** to tax-advantaged growth.
- Plus, **guarantees!**

You deserve it all. And Equitable's Equimax[®] participating whole life insurance has it!

Equimax has traditional whole life insurance benefits, including:

- Guaranteed premiums and cash values. And a guaranteed death benefit if you pay your premiums.
- Two plan types to meet your short- or long-term goals (Equimax Estate Builder[®] or Equimax Wealth Accumulator[®]).
- Optional riders and features you can choose to add to your policy. These options can help meet changing needs and keep your financial plans on track.
- A choice of Life pay, 20 pay (premiums payable for 20 years), or 10 pay (premiums payable for 10 years).
- The option to make additional deposits to increase the tax-advantaged growth within some plans. Limits are set on the deposit amounts you can make. This helps keep your policy tax-exempt under the Income Tax Act (Canada).¹

And, because Equimax is participating whole life insurance you also have:

- The ability to receive some of the earnings of the participating account in the form of dividends. How much you are paid will depend on the dividend scale. Dividends are not guaranteed and are paid at the discretion of the Board of Directors. They could change and be different based on how well investments do, how many death benefits we pay and other factors.²

The right plan to meet your needs

We offer two plan types to help you find the best solution to meet your financial goals. Equimax Estate Builder and Equimax Wealth Accumulator offer the permanent whole life insurance coverage you need, along with access to cash value should you need it. You can access the cash value of your policy as a withdrawal, policy loan or policy surrender. If you access the cash value, you may be taxed.

Equimax Estate Builder [®]	Equimax Wealth Accumulator [®]
For those looking for higher long-term value. Ideal for covering any tax burden that occurs at death, so your estate passes intact to your heirs.	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.

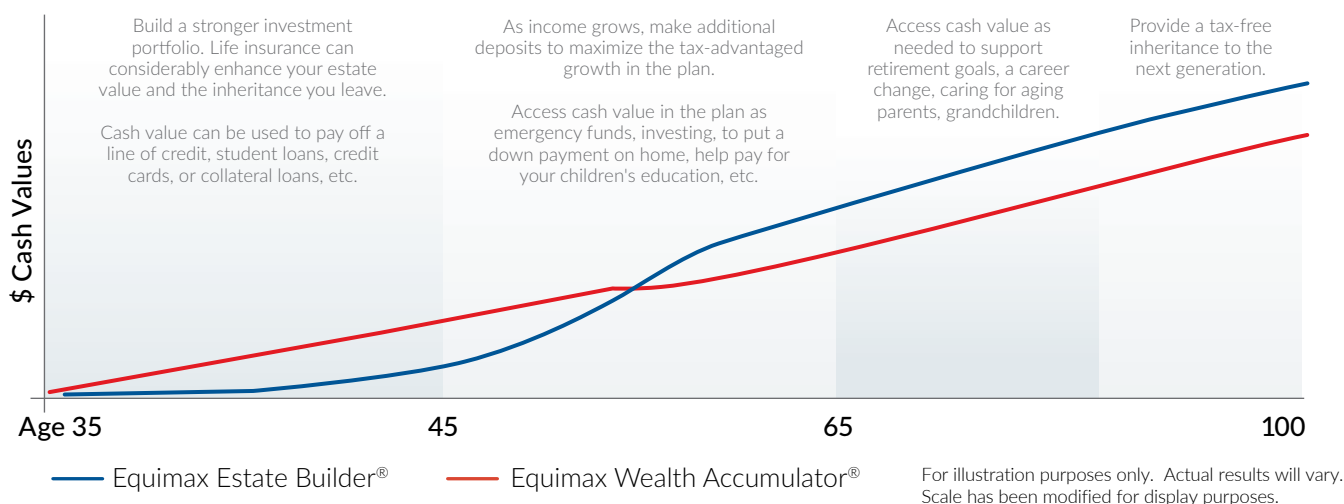
¹ By making additional deposits above the required guaranteed premium. Limits are set on the amount of deposits you can make to ensure the policy remains tax-exempt under the Income Tax Act (Canada).

² Dividends are not guaranteed and 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, lapse, claims experience, taxes and other experience of the participating block of policies.

Are you looking for...	Equimax Estate Builder	Equitable Wealth Accumulator
Higher long-term value for estate planning?	✓	
A higher death benefit to cover any tax burden that occurs at death?	✓	
Cash values to supplement your retirement income?	✓	✓
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.?	✓	✓
A way to leave a significant donation to your favourite charity while reducing income tax now or in the future?	✓	✓
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? ³		✓
Protection for your business plus higher early cash values on your balance sheet?		✓

A plan that meets a lifetime of needs

Whatever your changing insurance and savings needs, Equimax offers the flexibility to help you meet them.



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 keep their inheritance intact by using the proceeds to cover final expenses and any tax burden that occurs on death.
- **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** – Choosing a 10 pay or 20 pay premium option can provide your child or grandchild with paid-up⁴, permanent insurance at low children's rates, plus access to cash values to help fund education.

Talk to your advisor about Equimax today.

³ 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.

⁴ When the 10 pay premium option is selected, the whole life insurance coverage is paid up in 10 years. When the 20 pay premium option is selected, the whole life insurance coverage is paid up in 20 years. Premiums for coverage provided by optional Riders and benefits may need to be paid longer than 10 or 20 years. While Equitable® has made every effort to ensure the accuracy of the information presented here, the policy contract governs in all cases.

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.



Equitable™

Together. Protecting Today.
Preparing Tomorrow.™

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

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