



Taking care of business with Term life insurance

It's your business. You've worked hard to build it. Let us work hard to protect it!

Term life insurance from Equitable® can help protect your business and your family.

- Make funds available to help pay off business loans and debts
- Fund buy-sell agreements
- Keep the business running with capital!

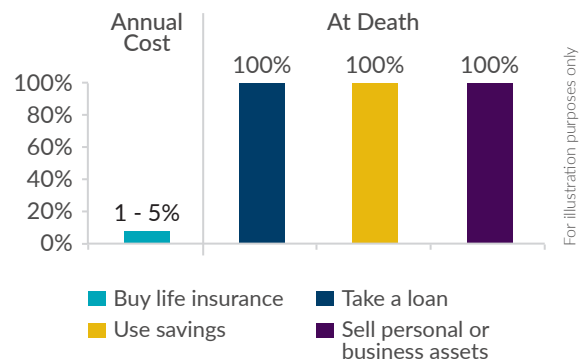
Whether you are the sole owner of a business or have a key person in a partnership or corporation, there is one certainty: Many things can affect the business when an owner or key person dies.

Term life insurance can help fund your business insurance needs today at a fraction of what it would cost to access funds from other sources in the future.¹

Need	Sole Proprietor	Partnership	Corporation
Replace family's source of income	×	×	
Business debt protection	×	×	
Replacement arrangements for key person		×	×
Funding for a buy-sell agreement		×	×
Provide working capital to keep the business running	×	×	×
Protection from creditors	×	×	×

Which funding option would you choose?

Cost of funding options



¹ Multiple lives are not available on business-owned policies.

Taking care of business with Term life insurance

Term Life Insurance for Businesses

- Affordable life insurance
- Immediate business protection
- Convert to permanent life insurance as your business matures
- 10 and 20 year plan options with yearly renewals up to age 85
- Non-renewable Term 30/65 plan with level premiums payable till the end of 30 years or age 65, whichever is later

Customizing your Term life insurance plan

- **Layer Term 10, Term 20 or Term 30/65 coverages on a Single life policy.**
This will allow you to cover off multiple needs with only one policy fee.
- **Add a Guaranteed Insurability Option.**
Buy more insurance as your business grows – without needing to provide proof of continued good health!
- **Add an EquiLiving® Critical Illness insurance rider.**
Protect your business with a lump sum benefit if you are diagnosed with a covered critical condition. You can use the funds anyway you need to keep the business running while you are away focusing on your recovery.
- **Add a Waiver of Premium rider.**
We'll cover the premiums for your Term life insurance plan if a total disability prevents you from paying the premiums.



Talk to your advisor
about Term life insurance
for your business!

Equitable has made every effort to make sure what is covered in this guide is correct. However, the policy contract governs in all cases. See contract for details. This information does not count as legal, tax, investment or other expert advice. ® or TM denotes a trademark of The Equitable Life Insurance Company of Canada.

1301 (2024/02/03)