As one of Canada’s largest mutual life insurance companies, we offer a broad range of individual life and health products with competitive rates and compensation. Here are some key reasons to make our products your first choice.

### Participating whole life - Equimax Estate Builder® / Equimax Wealth Accumulator®
- Dividends have been credited every year since we first launched participating whole life in 1936.¹
- Choice of two guaranteed premium options – payable for 20 years or life.
- Competitive rates and values, particularly for ages 35 – 55 for single and joint plans.
- Retirement and estate planning concepts built right into the Equitable Sales Illustrations® System.

### Term 10, term 20 and term 30/65
- Some of the best rates in the industry for ages 30 – 55.
- Product comparison report for selecting the optimal combination of term coverages.
- Convertible to participating whole life or universal life.
- Clients who qualify for preferred rates on term riders or stand-alone plans may automatically qualify for EquiLiving® critical illness insurance.²

### Universal life - Equation Generation® IV (bonus and low fees)
- Choice of death benefits and guaranteed cost of insurance (COI) options.
- Guaranteed investment bonus of 0.75% starting 2nd year with bonus version.
- Competitive administration fees on investment accounts with low fees version.
- Retirement and estate planning concepts built right into the Equitable Sales Illustrations® System.

### EquiLiving - critical illness insurance
- 25 covered conditions plus 5 additional covered conditions for children.
- Loss of independent existence included at no extra charge.
- Early detection benefit – 15% of face amount up to $50,000, can be claimed twice.³
- Choice of guaranteed premium options: 10 year renewable to 75, level to 75 and level to 100.
- Available as a rider on Equimax, Equation Generation IV and term plans.

### Simple issue insurance (whole life and critical illness)
- No medical exam required – just a limited number of targeted health questions.
- Policies issued within 2 days with the electronic application and submission process.
- Living Protection® – basic critical illness insurance covering four illnesses with guaranteed premiums.
- Final Protection® – non-participating whole life insurance with guaranteed premiums, cash value, death benefit and reduced paid-up values.

Submit your applications electronically. It’s easy with EZcomplete® for face-to-face meetings and InsuranceAssist for non-face-to-face meetings.⁴

¹ Dividends are not guaranteed. They are subject to change, and 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. ² Some restrictions apply. ³ Paid only once for any early detection benefit condition. Payment does not reduce the EquiLiving benefit. ⁴ Login to EquiNet® and check the EZcomplete and InsuranceAssist landing pages to find out which products are available. ⁵ denotes a trademark of The Equitable Life Insurance Company of Canada.

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[Image of the Equitable Life of Canada logo: Works for me.]

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