

## NEW! Equimax Wealth Accumulator® - effective June 24, 2019 - Transition rules

Equimax Wealth Accumulator has been repositioned and now has much higher limits on the Excelerator Deposit Option.

**What's changed?** Wealth Accumulator now allows clients to make larger total payments into the policy to maximize the benefits of the tax-advantaged investment growth making it a competitive option for your advanced case markets. For Wealth Accumulator and Estate Builder, we have a new Equivalent Single Life Age (ESA) for joint-last-to-die. And both products include the new dividend scale that goes into effect on July 1, 2019.

To make the transition as smooth as possible, please take a moment to review the following rules.

### PROCESSING YOUR APPLICATION

All applications for Equimax Wealth Accumulator and Estate Builder products signed and received at our Waterloo head office will be handled as follows:

Paper applications received...	What rates will apply?
Prior to Friday, July 5, 2019	Either the previous rates in the 2019-1 version of the software or the new rates in the 2019-2 version of the Equitable Sales Illustrations® software can be chosen.
On or after Friday, July 5, 2019	The new rates in the 2019-2 version of the Equitable Sales Illustrations® software will apply. No paper applications with old rates will be accepted.
EZcomplete applications submitted...	What rates will apply?
Prior to Saturday, June 22, 2019	The previous rates will apply.
On or after Saturday, June 22, 2019	The new rates in EZcomplete will apply.

### EZCOMPLETE WILL BE UPDATED ON SATURDAY, JUNE 22, 2019.

The new rates will be updated in EZcomplete around 10:00 a.m. ET on Saturday, June 22, 2019.

At 11:30 p.m. ET on Friday, June 21, 2019, incomplete applications for any of our Life and Health products will be removed from your dashboard and either:

- Submitted to Equitable Life® if they are saved **with all** signatures
- Deleted if they are saved **without all** signatures

It is important that you complete any applications by 11:30 p.m. ET on Friday, June 21, 2019. EZcomplete application will be down for maintenance from 11:59 p.m. on Friday, June 21 to 9:00 a.m. on Saturday, June 22.

### NEW ILLUSTRATION SOFTWARE WILL BE AVAILABLE ON MONDAY, JUNE 24, 2019

The updated illustration software will be available for download after 12:00 p.m. ET on Monday, June 24, 2019. See the [Equitable Sales Illustrations Update](#) for information on how to download or check for updates.

### WHO CAN YOU CONTACT FOR MORE INFORMATION?

Contact your Regional Sales Manager for more information on these changes and other sales ideas. If you require clarification on other administrative details, please contact your Equitable Life Regional Service Representative:

Western	Eastern
1-888-939-7788 <a href="mailto:western-service@equitable.ca">western-service@equitable.ca</a>	1-888-707-2110 <a href="mailto:eastern-service@equitable.ca">eastern-service@equitable.ca</a>
British Columbia	Ontario
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