

Plan summary:	<p>Equimax participating* whole life insurance provides permanent life insurance protection and the opportunity for savings accumulation. There are two plan types to meet your clients' short and long-term goals.</p> <ul style="list-style-type: none"> • Equimax Estate Builder® offers higher long-term value. Ideal for estate planning and covering taxes and fees at death • Equimax Wealth Accumulator® offers higher early cash values within the first 20 years. Ideal for building wealth that can be accessed for things like business needs or to supplement retirement income. 		
Target market:	<ul style="list-style-type: none"> • Adults focused on estate planning and an effective means to ensure a tax-efficient transfer of their assets to their heirs • Those wanting to provide a child/grandchild with permanent adult insurance coverage at children's rates, plus access to cash value they can use to help pay for education or other expenses • Adults wanting to supplement their future retirement income • Adults interested in charitable giving using life insurance • Business owners wanting to protect their business while having higher early cash value on their balance sheet 		
Premium payment options:	<ul style="list-style-type: none"> • Life pay • 20 pay 		
Dividend options:	<ol style="list-style-type: none"> 1. Paid in cash 2. Premium reduction 3. On deposit 	<ol style="list-style-type: none"> 4. Paid-up additions (PUAs) 5. Enhanced protection (choice of enhancement guarantees: 10 year or lifetime) 	
Additional deposits:	<p>Excellerator deposit option (EDO) (available with dividend options paid-up additions and enhanced protection) can be used to increase the paid-up additions portion of the permanent coverage faster. Available on all plan types, issue ages, and substandard ratings of 300% or less. An 8% premium load is applied to all EDO deposits to cover compensation, premium tax and administrative expenses. Equitable Life will not accept an EDO payment that will cause the policy to lose its tax-exempt status.</p>		
Availability:	<ul style="list-style-type: none"> • Single life 	<ul style="list-style-type: none"> • Joint first-to-die (2 lives) 	<ul style="list-style-type: none"> • Joint last-to-die (2 lives)
Issue ages:	<ul style="list-style-type: none"> • Life pay: Children: 0 - 17 • 20 pay: Children: 0 - 17 	<ul style="list-style-type: none"> Adults/Joint life: 18 - 85 Adults/Joint life: 18 - 80 	<ul style="list-style-type: none"> Single life: 0 - 85 Single life: 0 - 80
Expiry:	Lifetime coverage		
Minimum sum insured:	<ul style="list-style-type: none"> • Single life: basic Equimax - \$10,000, Equimax with Enhancement - \$11,000 • Joint life: \$25,000 		
Maximum sum insured:	\$20,000,000		
Minimum premium:	\$150 per year, \$15 per month		
Admin/policy fees:	\$50 per year / \$4.50 per month		
Optional riders:	<ul style="list-style-type: none"> • Additional accidental death benefit • Children's protection rider • Disability waiver of premium provision • EquiLiving® critical illness insurance 	<ul style="list-style-type: none"> • Applicant's death and disability waiver rider (children's plans only) • Flexible guaranteed insurability option rider (children's plans only) • Term life insurance (on the life insured under a single life plan only) 	
Built-in features:	<ul style="list-style-type: none"> • Bereavement counselling benefit • Living benefit • Disability benefit disbursement 	<ul style="list-style-type: none"> • Option to elect individual policies (joint first-to-die plans only) • Reduced paid-up insurance • Survivor benefit (joint first-to-die plans only) 	
EZcomplete® online application:	<ul style="list-style-type: none"> • Use it for in person or non-face-to-face meetings. • EZcomplete easily guides you through only the required sections of the application. • It includes functionality that allows your clients to sign the application using their own electronic device. • Login to EquiNet® and click on the EZcomplete icon on the menu bar. 		

* 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.