



WHY IT MAKES SENSE

Anything can happen and when it does, it's important to be prepared. For the set period of time you choose, **Term** insurance helps protect you and your family against situations impacting your ability to:

- Continue mortgage payments
- Replace your income
- Fund your children's education
- Maintain your family's lifestyle
- Cover estate taxes, final expenses, personal or business loans

TERM INSURANCE: IT'S IDEAL IF...

If you're looking for shorter term financial protection with the option of making changes as your protection needs change, **Term** insurance from Equitable Life may be right for you.

Talk to your advisor about **Term** today.



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EQUITABLE LIFE OF CANADA. A wise choice.

Through personal service, superior products and an ongoing commitment to mutuality, Equitable Life makes reaching your financial goals easier. Whether you're making your first investment, building your financial plan, or looking for ways to protect what is most important to you, we have the solutions you need. With customer-centred staff, and a prudent investment strategy focused on long-term stability, growth and profitability, we also have the focus and expertise you need. In all aspects of your life, we're committed to delivering the financial future you're looking for, by putting you first.

While Equitable Life has made every effort to ensure the accuracy of the information presented here, the policy contract governs in all cases.

PROTECTING YOU; PROTECTING YOUR FAMILY...WITH TERM



term

PROTECTING YOU; PROTECTING YOUR FAMILY...WITH TERM



With your work, home, and family, you've got a lot on your plate...but you wouldn't want it any other way. **Term** from Equitable Life® ensures you don't have to.

WHAT IT IS

Term insurance from Equitable Life provides temporary, flexible and affordable protection against loss of income, mortgage debt, other debt, education expenses, and end-of-life costs.

HOW IT WORKS

Unlike permanent insurance which lasts a lifetime, competitively priced **Term** is intended to cover your insurance needs for a set amount of time. Plan options include 10 and 20 year renewal periods, for face amounts of \$50,000 to \$10,000,000.

As your needs change, your **Term** plan can too.

- Option to exchange your 10 year plan to a 20 year plan within the first five years or up to age 65, whichever comes first¹
- Convertible to any available Equitable Life permanent insurance product up to age 71 without evidence of insurability, provided the amount of coverage does not increase
- Automatic renewal up to age 85 with no medical questions asked

REWARDING YOUR HEALTHY LIFESTYLE

At time of issue, your good health and lifestyle are rewarded with better premiums as determined by preferred underwriting through five classes of risk:

- Class 1 Preferred Plus Non-Smoker
- Class 2 Preferred Non-Smoker
- Class 3 Non-Smoker
- Class 4 Preferred Smoker
- Class 5 Smoker

These classes help ensure that your **Term** plan is among the most competitively priced on the market.

TAKING CARE OF YOUR TOTAL NEEDS

In addition to the stand-alone **Term** options of 10 and 20 year renewal periods, **Term** is also available as a rider on Equitable Life's other insurance products.

A **Term** rider provides you with enhanced protection at an affordable rate, and the flexibility to adjust your plan as your needs change.

BUILT-IN EXTRAS

Term insurance from Equitable Life automatically provides you with additional benefits such as a Living Benefit², which pays out a portion of the death benefit to you upon diagnosis of a terminal illness, and a Bereavement Counselling Benefit to help support those left behind.

² Policy must be in good standing. The Living Benefit is paid upon diagnosis of an illness that will become terminal within 24 months.

CUSTOMIZING YOUR PLAN

With **Term** insurance, you can customize your plan with optional benefits to meet your changing needs:

- **Disability Waiver of Premium** allows your premiums to be waived if you become disabled for an extended period.
- **Accidental Death Benefit** provides an additional death benefit if you die within 90 days of an accident.
- **Children's Protection Rider** provides **Term** for your children now, with the option for them to purchase their own insurance when they come of age, without evidence of insurability.
- **Guaranteed Insurability Rider** provides the option to purchase more insurance at specified future dates, without evidence of insurability.

UNIQUE MORTGAGE PROTECTION

Term is a great alternative to typical mortgage insurance.

- Your protection remains intact even if you switch lenders
- You, not the lender, own the policy and you determine who receives the death benefit
- Your coverage amount remains intact even as your mortgage balance decreases
- You benefit from insurance underwritten at time of application (not death)
- Your rates are guaranteed for the life of the policy
- Your good health and lifestyle can provide you with better premiums

¹ Available on 10 year policies issued after July 14, 2008