



**BUILT-IN EXTRAS**

Term insurance from Equitable Life automatically provides you with additional benefits such as a Living Benefit<sup>2</sup>, 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.

**TERM: 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 may be right for you.

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

term

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

**EQUITABLE LIFE OF CANADA.**  
A wise choice.

Through personal service, superior products and an ongoing commitment to mutuality, Equitable Life can assist you in reaching your financial goals. 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 helping you achieve 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.



One Westmount Road North,  
Waterloo, Ontario N2J 4C7  
Visit our website: [www.equitable.ca](http://www.equitable.ca)

**UNIQUE MORTGAGE PROTECTION, WITH TERM**



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## UNIQUE MORTGAGE PROTECTION, WITH TERM

When it comes to protecting your mortgage, you have a choice. Go the route of a traditional lending institution, or take advantage of a great alternative from Equitable Life<sup>®</sup>, with Term insurance.



### WHAT IT IS

Available in 10 and 20 year plan options, Term insurance from Equitable Life provides flexible and affordable protection for your mortgage, with face amounts of \$50,000 to \$10,000,000.

### NOT ALL MORTGAGE PROTECTION IS CREATED EQUAL

Before you buy, ask the following questions:

|                                     | Equitable Life | Your Lender |
|-------------------------------------|----------------|-------------|
| Do you get to pick the beneficiary? | ✓              | ✗           |
| Is it convertible?                  | ✓              | ✗           |
| Can you keep it if you move?        | ✓              | ✗           |
| Are you in control?                 | ✓              | ✗           |

When you choose to protect your mortgage with Term insurance from Equitable Life, you benefit from features designed for your peace of mind.

| EQUITABLE LIFE TERM INSURANCE  |                                | MORTGAGE INSURANCE THROUGH A LENDER  |
|--|--------------------------------|--|
| Your mortgage protection remains intact even if you switch lenders.                  | Portability                    | When you switch mortgage providers, you usually need to reapply for your mortgage insurance.                 |
| You own the policy and choose the beneficiary you want to receive the death benefit. | Control                        | With typical mortgage insurance, the lender owns the policy and assigns itself as the beneficiary.           |
| Your coverage amount remains intact even as your mortgage balance decreases.         | Level coverage                 | Typical mortgage insurance declines as your mortgage balance decreases, however your premiums stay the same. |
| You benefit from insurance underwritten at the time of application.                  | Comfort                        | Typical mortgage insurance is only underwritten at the time of death.  |
| Your rates are guaranteed for the life of the policy — it's right in the contract.   | Guaranteed benefits & premiums | Typical mortgage insurance rates are not guaranteed.   |

### REWARDING YOUR HEALTHY LIFESTYLE

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

These classes help ensure that your Term plan is among the most competitively priced on the market. Provided you don't increase the amount of your coverage, your preferred status remains intact upon conversion<sup>1</sup> or renewal, even if your health has declined.

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

<sup>1</sup> Conversion must take place within 10 years to maintain preferred status.