

CHOICE  
FLEXIBILITY  
GUARANTEES



equimax



# CHOICE... FLEXIBILITY... GUARANTEES EQUIMAX® PARTICIPATING WHOLE LIFE INSURANCE

Some clients want it all. Choice of product features customized for their unique situation...flexibility to meet their changing needs...access to tax-advantaged growth... plus guaranteed premiums, death benefit and cash values. We think they deserve it!

Equimax participating whole life insurance delivers everything you expect from traditional whole life insurance with permanent protection and access to the cash value in the plan. It also offers:

- Guaranteed premiums, cash values and death benefit,
- Choice of two plan types to meet your short or long-term goals,
- Choice of Life Pay or 20 Pay (premiums payable for 20 years),
- Ability to increase the tax-advantaged growth within the plan,<sup>1</sup>
- Eligibility to receive dividends with a choice of 5 dividend options including receiving them in cash, using them to reduce your premium, or to increase the death benefit of your policy.<sup>2</sup>

## CHOICE OF PLAN TYPES TO MEET YOUR NEEDS

In a low interest rate environment where guarantees are rare, Equimax provides a stable, hands-off investment option that offers tax-advantaged growth. With two plan types to choose from, you can select the plan and features that best meet your needs.

Equimax Estate Builder™	Equimax Wealth Accumulator™
For those looking for higher long-term value. Ideal for covering estate taxes and fees so your estate passes intact to your heirs.	For those looking for higher early cash values within the first 20 years. Ideal for building wealth you can access to fund education, supplement retirement income, etc.

## WHICH PLAN TYPE IS RIGHT FOR YOU?

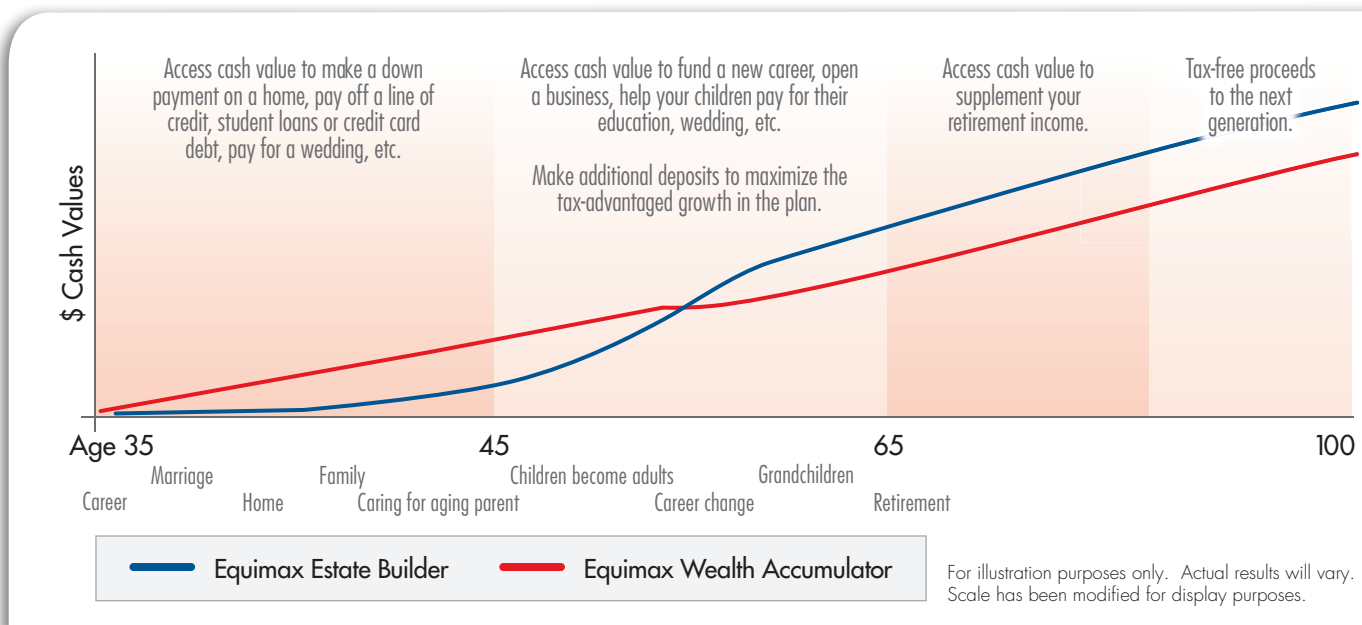
Determining your life insurance and savings goals will help you and your advisor choose the best plan type to help you achieve them.

<sup>1</sup>By making additional deposits above the required guaranteed premium. Limits are set on the amount of deposits you can make to ensure the policy remains tax-exempt under the Income Tax Act (Canada). <sup>2</sup>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, expense, lapse, claims experience, taxes and other experience of the participating block of policies. <sup>3</sup>When a 20 Pay option is selected, the base plan is paid up in 20 years. Premiums for optional Riders and benefits may extend beyond 20 years.

Are you looking for...	Equimax Estate Builder	Equimax Wealth Accumulator
Higher long-term value for estate planning?	✓	
A higher death benefit to cover estate taxes and fees?	✓	
Cash values to supplement your retirement income?	✓	✓
Permanent insurance for your child/grandchild at low children's rates, plus access to cash values to fund education, buy a house, start a business, etc.?	✓	✓
A way to leave a significant donation to your favourite charity while reducing income tax now or in the future?	✓	✓
Higher early cash values that you can access within the first 20 years?		✓
Protection for your business plus higher early cash values on your balance sheet?		✓

## A PLAN THAT MEETS A LIFETIME OF NEEDS

Whatever your insurance and savings needs, Equimax offers the flexibility to help you meet them.



## WHY IT MAKES SENSE

Equimax can help you:

- **Create an inheritance** The tax-free death benefit creates an instant legacy for your loved ones or a favourite charity.
- **Preserve an inheritance** Your beneficiaries can use the proceeds to cover final expenses and estate taxes and fees, keeping their inheritance intact.
- **Build wealth you can access** Use the cash value to supplement your retirement income, help pay for your children's education or financial needs, or even pay future premiums on your policy.
- **Provide for your loved ones** The death benefit can be used to replace your income to provide for those who depend on you.
- **Protect your children** Equimax 20 Pay can provide your child or grandchild with paid-up<sup>3</sup>, permanent insurance at low children's rates, plus access to cash values to fund education.

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

# 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.



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