



THINKING TERM? THINK EQUITABLE.

Term life insurance offers guaranteed premiums and a tax-free death benefit for your beneficiaries. It's affordable protection for what matters most.

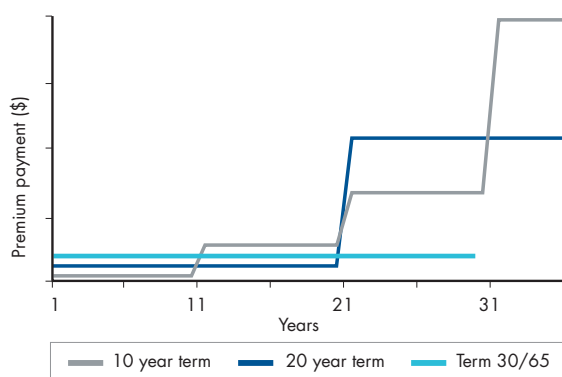
HOW TERM WORKS

Term life insurance typically provides coverage which expires at a specific age or year. Premiums are guaranteed for a given period of time, usually 10, 20 or 30 years, depending on the plan selected. At the end of that period, the policy either renews at a higher premium for the next payment period or it terminates. Most term plans can be switched to permanent protection¹ to cover your long term needs.

Equitable Life® has a variety of term insurance plans to meet your unique needs and financial obligations, including:

- **10 year renewable and convertible term:** Coverage at the lowest initial cost with premiums renewing every 10 years to age 85.
- **20 year renewable and convertible term:** Affordable coverage for a longer initial premium payment period with premiums renewing every 20 years to age 85.
- **Term 30/65:** Lowest overall cost for 30 years of coverage. Premiums are payable to the later of 30 years and age 65, with no premium increases.

PREMIUM PAYMENT COMPARISON



Assumes premium payments over a 35 year period for a male, age 40.
For illustration purposes only.

CUSTOMIZING YOUR PLAN

Optional riders and features allow you to customize your term plan:

- A cost-effective way to insure multiple lives.
- Make it a family plan by adding term insurance on your children with a children's protection rider.²
- And as your needs and financial situation change you have the flexibility to switch¹ your plan to permanent insurance, regardless of your health.



¹ Conversion must occur prior to the age specified in the contract.
See contract for details.

² Children must be age 15 days to 18 years. Some restrictions apply.
See contract for details.

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WHY TERM LIFE?

Term insurance protects what's important in life by providing for those left behind.

Here are just some of the reasons people choose term:

- Bob wants to ensure that his **mortgage** is paid so his family can stay in their home.
- Frank and Ruth want to leave an **education fund** for their children.
- Karen wants to **replace** her **income** so her family can continue to cover day-to-day expenses.
- Richard and Heather want to ensure that funds are available to cover their **final expenses**.
- Cathy and Jane want to protect their business interests by funding their **buy sell agreement**.

What do you want to protect?

HOW MUCH INSURANCE DO YOU NEED?

Use this checklist to help determine how much insurance you may need.

What expenses would you like to cover in the event of your death?	
Mortgage (Pay it off or make funds available to cover payments.)	\$
Rent payment fund (Monthly rent x 12 months x number of years.)	\$
Loans and debts (Credit cards, car loans, student loans, line of credit, other personal debt.)	\$
Spousal or child support payments	\$
Children's education fund (Number of children x cost per year x number of years.)	\$
Business needs (Loans and debts, buy sell agreement, key person insurance.)	\$
Replace all or part of net annual salary (Amount of income replacement x number of years.)	\$
Estate taxes and final expenses payable at death	\$
TOTAL CASH REQUIRED	\$
MINUS Existing personal life insurance/cash	\$
INSURANCE NEED	\$

Equitable Life term insurance offers an affordable solution for your insurance needs.

Talk to your advisor about the right **term** insurance for you.

The information in this flyer is not a substitute for tax or legal advice.
Please consult your tax or legal professional for independent advice with respect to your personal situation.

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