



Designed for: Client Quote, Male, Age 40

Life Classification: Non Smoker

Residing in:

Life Insurance Illustration

Term Life Insurance

Single Life

MTR: 50%

Premium Summary:

Total Initial Monthly Premium: \$15.78

Total Initial Annual Premium: \$181.95

Selected Coverage:	Sum Insured	Coverage Provided To Age	Initial Monthly Premium
20 YRCT	\$100,000	85	\$11.44
Policy Fee*			\$4.34

\*The policy fee applies as long as the policy is in effect.

Age	Year	Total Death Benefit	Total Annual Premium	Total Monthly Premium
41	1	\$100,000	\$181.95	\$15.78
42	2	\$100,000	\$181.95	\$15.78
43	3	\$100,000	\$181.95	\$15.78
44	4	\$100,000	\$181.95	\$15.78
45	5	\$100,000	\$181.95	\$15.78
46	6	\$100,000	\$181.95	\$15.78
47	7	\$100,000	\$181.95	\$15.78
48	8	\$100,000	\$181.95	\$15.78
49	9	\$100,000	\$181.95	\$15.78
50	10	\$100,000	\$181.95	\$15.78
51	11	\$100,000	\$181.95	\$15.78
52	12	\$100,000	\$181.95	\$15.78
53	13	\$100,000	\$181.95	\$15.78
54	14	\$100,000	\$181.95	\$15.78
55	15	\$100,000	\$181.95	\$15.78
56	16	\$100,000	\$181.95	\$15.78
57	17	\$100,000	\$181.95	\$15.78
58	18	\$100,000	\$181.95	\$15.78
59	19	\$100,000	\$181.95	\$15.78
60	20	\$100,000	\$181.95	\$15.78
61	21	\$100,000	\$849.44	\$73.65
62	22	\$100,000	\$969.35	\$84.05
63	23	\$100,000	\$1,061.29	\$92.02
64	24	\$100,000	\$1,162.41	\$100.79
65	25	\$100,000	\$1,273.66	\$110.43
66	26	\$100,000	\$1,396.02	\$121.04
67	27	\$100,000	\$1,530.62	\$132.71
68	28	\$100,000	\$1,678.69	\$145.55
69	29	\$100,000	\$1,825.27	\$158.26
70	30	\$100,000	\$1,967.29	\$170.57
71	31	\$100,000	\$2,101.50	\$182.21
72	32	\$100,000	\$2,224.59	\$192.88
73	33	\$100,000	\$2,333.32	\$202.30
74	34	\$100,000	\$2,462.98	\$213.55

This illustration is NOT a Contract nor is it an offer to insure. Determination of Life Classification is dependent on Equitable Life's underwriting assessment.

Version

E&OE



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Residing in:

Life Insurance Illustration

Term Life Insurance

Single Life

MTR: 50%

Illustrated Premium Mode: Monthly

Age	Year	Total Death Benefit	Total Annual Premium	Total Monthly Premium
75	35	\$100,000	\$2,771.91	\$240.33
76	36	\$100,000	\$3,147.27	\$272.87
77	37	\$100,000	\$3,595.68	\$311.75
78	38	\$100,000	\$4,119.16	\$357.14
79	39	\$100,000	\$4,696.83	\$407.22
80	40	\$100,000	\$5,161.51	\$447.51
81	41	\$100,000	\$5,672.66	\$491.82
82	42	\$100,000	\$6,234.93	\$540.57
83	43	\$100,000	\$6,853.42	\$594.20
84	44	\$100,000	\$7,533.76	\$653.18
85	45	\$100,000	\$8,282.14	\$718.07

**Client Quote**

Conversion period for 20 YRCT expires at the end of policy year 31.

20 YRCT coverage expires at the end of policy year 45.

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Version

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**Designed for:** Client Quote, Male, Age 40

**Life Classification:** Non Smoker

**Residing in:**

Plan Details

**Term Life Insurance**

Single Life

MTR: 50%

Features and benefits described in this Term Life Insurance sales illustration are for descriptive purposes only and do not fully detail the product. The policy contract will govern in all cases.

**Plan Details**

**20 Year Renewable and Convertible Term**

Equitable Life's **20 Year Renewable and Convertible Term Insurance (20YRCT)** is made for those who want more than 10 years of life insurance coverage at a low cost. It can also be used to lock in insurability before deciding on permanent life insurance. With 20YRCT, guaranteed premiums stay level for the first 20 years. After that, they increase each year with a guaranteed premium until the coverage ends. The coverage ends at the policy anniversary nearest the 85<sup>th</sup> birthday of the life insured. For Joint First to Die policies, this is the age of the older life insured.

20YRCT can change how you are protected when your needs change.

- **Level premiums for the first 20 years:** This helps to cover a short-term need. Your premiums stay the same for 20 years and are guaranteed.
- **Annual renewable term (ART):** If you need longer protection after the first 20 years, you can continue your coverage with ART. Your premiums will increase each year at a guaranteed amount.
- **Convert your coverage to permanent insurance:** Your insurability may change, or you may want lifetime protection. If so, you can convert all or part of your Term coverage to a standalone permanent life insurance policy.

**Life Classification**

**Preferred Plus Non Smoker:** The life insured is a very healthy non smoker (no smoking or cessation aids within the past 24 months) with an excellent family medical history.

**Preferred Non Smoker:** The life insured is in good health, a non smoker (no smoking or cessation aids within the past 12 months) with good family medical history.

**Non Smoker:** The life insured is a healthy non smoker (no smoking or cessation aids within the past 12 months; one cigar or cigarillo/month is permitted, subject to a negative cotinine test).

**Preferred Smoker:** The life insured is in good health and smokes cigarettes or uses nicotine based products.

**Smoker:** The life insured is healthy and smokes cigarettes or uses nicotine based products.

**Determination of Life Classification is dependent on Equitable Life's underwriting assessment.**

For issue ages 18-50 inclusive, preferred rates are not available for face amounts less than \$2,000,000.

For issue ages 51-60 inclusive, preferred rates are not available for face amounts less than \$500,000.

Preferred rates are not available for issue ages 61 or over. When preferred rates are not available, Non-Smoker or Smoker rates will apply.

**Convert your coverage to permanent insurance**

Equitable Life's **Term Conversion option** allows you to convert your term coverage to lifetime protection. This can be done despite the life insured's health at that time. This is a great option for when your needs change.

**For 10 and 20 Year Renewable and Convertible Term:** Convert all or part of the coverage to permanent life insurance. This can be done anytime on or before the policy anniversary nearest the 71st birthday of the life insured. For Joint First to Die policies, this is the age of the older life insured.

**For Term 30/65:** You can convert all or part of the coverage to a standalone permanent life insurance policy. This can be done anytime on or before the policy anniversary nearest the 60th birthday of the life insured.

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Version

E&OE



Designed for: Client Quote, Male, Age 40

Life Classification: Non Smoker

Residing in:

Plan Details

Term Life Insurance

Single Life

MTR: 50%

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**KIND™**  
**Supporting you**  
**at claim time**

The KIND program offers some great benefits. These benefits can be used by you and your beneficiaries. You must meet all conditions to get these benefits.

**Compassionate Advance:** This benefit lets you ask for an advance payment of part of the death benefit. The insured person must have a disease or injury that will cause death within 24 months of diagnosis. If we approve your request, you can get 50% of the Term coverage amount up to \$100,000. This is a non-contractual benefit. This means it can be changed or withdrawn at any time by Equitable Life.

**Bereavement Counselling:** With this benefit, your beneficiaries can share a total amount of up to \$1,000 to help reimburse them for counselling costs they have paid. This benefit only applies after the insured person dies and a death benefit is paid.

You may also find details in the Term Client Guide.

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Version

E&OE



Designed for: Client Quote, Male, Age 40  
Life Classification: Non Smoker  
Residing in:

Underwriting Report  
Term Life Insurance  
Single Life  
MTR: 50%

**Coverage Summary:**

**Premium Summary:**

Total Initial Monthly Premium: \$15.78  
Total Initial Annual Premium: \$181.95

<u>Selected Coverage:</u>	<u>Sum Insured</u>	<u>Coverage Provided To Age</u>	<u>Initial Monthly Premium</u>
20 YRCT	\$100,000	85	\$11.44
Policy Fee*			\$4.34

\*The policy fee applies as long as the policy is in effect.

**Underwriting Requirements:**

THE FOLLOWING UNDERWRITING REQUIREMENTS ARE GUIDELINES ONLY AND ARE SUBJECT TO CHANGE WITHOUT NOTICE.

CLASS OF RISK CATEGORIES ARE NOT GUARANTEED AND ARE SUBJECT TO HEAD OFFICE UNDERWRITING APPROVAL.

Please note that the Underwriting Requirements are based on the client's attained age. The illustration is based on the insurance age (age nearest) of the client. These ages can differ depending on the client's date of birth.

Client Information:

Underwriting Requirements:

Client Quote

Male, Attained Age 40

Non-Medical

**Important Notes:**

- The following amounts have been included with the basic amount when determining the above requirements:
  - Term Riders (added to basic amount)
  - Critical Illness Riders (combined with basic amount)
- Any additional insurance currently in force with Equitable Life® and issued within the past 6 months must also be included in the underwriting requirements. This amount is NOT included in the above requirements, and may require additional evidence.
- Clients may be referred to any medical examiner actively engaged in his or her own office or clinic, other than an examiner related to the applicant, life insured or to the agent, or to the client's regular attending physician. On the rare occasion, where the use of the client's doctor is absolutely unavoidable, the amount of insurance issued will be limited to \$500,000.
- The Company will pay for each medical examination according to the fees acceptable in the area in which the medical was done. Any excess fees or unnecessary evidence will be charged to the agent.
- An M. D. medical may be submitted when a paramedical service is unavailable.
- The Company reserves the right to request any additional evidence of insurability which it judges necessary to appraise the risk.
- Evidence completed within the past 12 months may be considered. Please contact Head Office for any additional requirements.



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Life Classification: Non Smoker

Residing in:

Client Acknowledgement

Term Life Insurance

Single Life

MTR: 50%

### Client Acknowledgement

#### Client Confirmation

I have reviewed this illustration and understand the following:

- **This is not a contract nor is it an offer to provide insurance coverage.**
- **If a Term Life Insurance Insurance policy is applied for and issued, the policy contract will govern.**
- **This is an illustration only and does not form part of the application for insurance.**
- Features and benefits described in this Term Life Insurance Insurance sales illustration are for descriptive purposes only and do not fully detail the product. **The Term Life Insurance policy contract will govern in all cases.**
- All charges illustrated are calculated based on the underwriting classification illustrated. Actual underwriting classification and charges are subject to Head Office approval.
- Premiums do not reflect any sales tax that may be required in the applicable jurisdiction.

Applicant /Owner Signature:

Advisor Signature:  
Advisor

Date

Date