

Competitive Commission:

Equitable Life offers some of the most competitive commission rates for Renewable and Convertible Term in the industry:

- **10YRCT**
 - FYC: 40%
 - Year 2+: 4%
- **20YRCT**
 - FYC: 50%
 - Year 2+: 4%

Additional Features and Benefits:

Even with all the enhancements made to our term product, we continue to offer valuable additional features and benefits, allowing you to customize your client's insurance coverage to meet their needs:

- Disability Waiver of Premiums
- Additional Accidental Death Benefit
- Guaranteed Insurability Option
- Children's Protection Rider
- Bereavement Counseling Benefit included

Short Form Term Application:

To help save time Equitable Life offers a Short Form Term Application for Single Lives up to and including Face Amounts of \$500,000. It is form #351.

Competitive 10YRCT and 20YRCT rates:

Equitable Life's Renewable and Convertible Term Insurance rates have been adjusted to position us as a market leader within our target market, including Face Amounts of \$1,000,000+:

		Term 10					
		Males Standard Non-Smoker					
		\$250,000		\$500,000		\$1,000,000	
Company	Product	30	35	40	45	45	50
Equitable Life	10 YRCT (Class 3)	\$18.00	\$19.35	\$39.15	\$59.40	\$113.40	\$167.40
AIG Life	Preferred T10 (Standard)	\$18.90	\$20.03	\$41.85	\$61.65	\$116.65	\$170.55
Canada Life	Term 10 (Gold)	\$18.23	\$19.80	\$41.85	\$62.55	\$120.60	\$171.00
Empire Life	Solution 10 (Standard)	\$18.23	\$19.58	\$44.55	\$65.25	\$125.10	\$180.90
Industrial Alliance	Axis T10 (R&C)	\$20.25	\$21.38	\$45.45	\$66.60	\$127.80	\$182.70
Manulife Financial	Family T10 (Healthstyle 3)	\$19.38	\$20.36	\$42.92	\$62.60	\$119.72	\$171.40
RBC Insurance	Term 10 (Standard)	\$20.61	\$20.61	\$42.30	\$62.91	\$121.50	\$171.00
Standard Life	Term 10 (Profile 3)	\$19.58	\$20.70	\$46.35	\$69.30	\$128.25	\$184.05
Sun Life	SunTerm (Class 3)	\$21.15	\$22.28	\$42.30	\$61.65	\$117.45	\$167.85
Transamerica Life	TermSelect 10 R&C	\$18.23	\$19.80	\$39.60	\$59.85	\$118.80	\$172.80

* Competitors rates are based on the May 2006 version of LifeGuide. LifeGuide is a registered trademark of CompuOffice software Inc. E.&O.E.

Term 20							
Females Standard Non-Smoker							
		\$250,000		\$500,000		\$1,000,000	
Company	Product	30	35	40	45	45	50
Equitable Life	20 YRCT (Class 3)	\$19.13	\$22.50	\$48.15	\$71.55	\$137.70	\$211.50
AIG Life	Preferred T20 (Standard)	\$19.58	\$23.18	\$53.10	\$75.60	\$144.45	\$239.85
Canada Life	Term 20 (Gold)	\$19.80	\$22.95	\$53.10	\$76.50	\$150.30	\$245.70
Empire Life	Solution 20 (Standard)	\$20.03	\$23.85	\$55.35	\$80.10	\$154.80	\$249.30
Industrial Alliance	Axis T20 (R&C)	\$22.05	\$25.65	\$57.60	\$84.15	\$162.90	\$261.00
Manulife Financial	Family T20 (Healthstyle 3)	\$20.19	\$23.87	\$52.23	\$77.22	\$146.93	\$242.13
RBC Insurance	Term 20 (Standard)	\$19.80	\$22.95	\$53.55	\$76.05	\$143.55	\$227.25
Standard Life	Term 20 (Profile 3)	\$20.25	\$24.08	\$53.55	\$83.70	\$159.75	\$250.65
Sun Life	SunTerm 20 (Class 3)	\$22.95	\$27.00	\$53.55	\$79.20	\$152.55	\$251.55
Transamerica Life	TermSelect 20 R&C	\$19.58	\$23.18	\$48.60	\$72.00	\$138.60	\$212.40

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Why Renewable and Convertible Term Insurance?

Renewable and Convertible Term Insurance is ideal for the temporary insurance need. As your clients progress through the financial life cycle, their insurance needs will likely progress as well. The convertibility features of these policies provide your clients with low-cost temporary coverage today while giving them the flexibility to convert to a permanent plan tomorrow.

- Income Protection
- Mortgage Protection
- Business Protection – Buy/Sell Agreements
- Business Protection – Key Person
- Pay off business loans and lines of credit
- Cover estate taxes and final expenses
- Pay off personal loans

low-cost temporary coverage

Term 10							
Females Standard Non-Smoker							
		\$250,000		\$500,000		\$1,000,000	
Company	Product	30	35	40	45	45	50
Equitable Life	10 YRCT (Class 3)	\$13.28	\$15.53	\$28.35	\$39.60	\$73.80	\$114.30
AIG Life	Preferred T10 (Standard)	\$15.08	\$17.55	\$35.10	\$45.00	\$83.25	\$123.75
Canada Life	Term 10 (Gold)	\$13.95	\$16.43	\$33.30	\$44.10	\$81.00	\$122.40
Empire Life	Solution 10 (Standard)	\$14.18	\$16.43	\$34.65	\$45.45	\$85.50	\$125.10
Industrial Alliance	Axis T10 (R&C)	\$16.20	\$19.35	\$35.55	\$45.90	\$86.40	\$127.80
Manulife Financial	Family T10 (Healthstyle 3)	\$15.54	\$18.34	\$33.80	\$43.40	\$81.00	\$119.80
RBC Insurance	Term 10 (Standard)	\$15.75	\$16.83	\$33.75	\$44.10	\$79.65	\$119.70
Standard Life	Term 10 (Profile 3)	\$15.08	\$17.10	\$36.45	\$48.60	\$86.85	\$130.05
Sun Life	SunTerm (Class 3)	\$17.10	\$20.03	\$33.75	\$43.20	\$80.55	\$120.15
Transamerica Life	TermSelect 10 R&C	\$13.73	\$15.75	\$28.80	\$40.05	\$78.30	\$119.70

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Term 20							
Males Standard Non-Smoker							
		\$250,000		\$500,000		\$1,000,000	
Company	Product	30	35	40	45	45	50
Equitable Life	20 YRCT (Class 3)	\$23.85	\$27.90	\$67.05	\$105.30	\$205.20	\$341.10
AIG Life	Preferred T20 (Standard)	\$24.53	\$28.80	\$70.20	\$111.60	\$216.45	\$364.05
Canada Life	Term 20 (Gold)	\$24.75	\$28.35	\$70.65	\$111.60	\$216.00	\$346.50
Empire Life	Solution 20 (Standard)	\$25.43	\$29.25	\$73.80	\$116.55	\$227.70	\$374.40
Industrial Alliance	Axis T20 (R&C)	\$27.90	\$31.50	\$75.60	\$120.15	\$234.90	\$374.40
Manulife Financial	Family T20 (Healthstyle 3)	\$26.18	\$28.94	\$71.20	\$112.86	\$216.40	\$342.04
RBC Insurance	Term 20 (Standard)	\$23.85	\$28.35	\$70.65	\$112.50	\$220.50	\$346.05
Standard Life	Term 20 (Profile 3)	\$25.65	\$29.48	\$73.80	\$119.25	\$229.95	\$371.25
Sun Life	SunTerm 20 (Class 3)	\$29.48	\$32.63	\$71.10	\$113.40	\$220.95	\$349.65
Transamerica Life	TermSelect 20 R&C	\$24.98	\$29.03	\$67.50	\$105.75	\$208.80	\$342.00

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more competitive than ever!