



EQUITABLE

Term Series 166 Product Guide

Term 10, Term 15, Term 20, Term 30
and Annual Renewable Term (ART)

[Click here to replace with approved photography from the Brand Hub.](#)

Beta Launch: February 25, 2026

Annual Renewable Term (ART) will not be available for Beta.

Children's Term Insurance Rider (CTIR) will not be available for Beta.

Policy Form Number is ICC25-T166 with state specific versions, i.e. T166-SC.

Term Series 166

Product Guide Table of Contents

- Introducing Term Series 166..... 3**
 - Highlights | Term Series 166 3
- At-a-Glance | Term Series 166..... 4**
- Death Benefit | Term Series 166..... 8**
- Riders | Term Series 166..... 9**
 - Riders at-a-Glance..... 9
 - Children’s Term Insurance Rider (CTIR)..... 10
 - Disability Premium Waiver (DPW) 11
 - Living Benefits Rider (LBR) 12
- Premium | Term Series 166..... 13**
 - Premium Limits.....13
 - Modal Premium..... 13
 - Refund of Premiums..... 13
 - Premium Structure | Term Series 166..... 14
 - Annual Renewable Term (ART) 14
- Policy Changes | Term Series 166..... 14**
- Policy Lapse.....15**
 - Grace Period.....15
 - Policy Reinstatement.....15
- Underwriting | Term Series 166 15**
 - Underwriting Classes.....15
 - Underwriting Programs Available..... 16
 - Owner Rules..... 16
 - Beneficiary Rules..... 16
- Term Conversions..... 16**
 - Term Conversion Privilege..... 16
 - Tem Conversion Provisions..... 16
 - Term Conversion Guidelines..... 17
 - Policyowner Communications Regarding Term Conversions..... 17
- Temporary Insurance Agreement..... 17**
- Replacement..... 18**
- Premium Quote Requirements..... 18**
- Process + Procedure in Getting Set Up..... 19**
- Creating a Support Ticket (eApp and Quote Platform)..... 31**
- Whom to Contact/Where to Find Key Information..... 33**
- Tax Disclosure..... 34**

Introducing Term Series 166

Term Series 166 is the next generation term portfolio replacing the current Term Series 160 and Term-in-10 products. It's one product, with a single sales process, offering a full range of term insurance strategies designed to meet the specific needs of Equitable's salesforce. This insurance portfolio includes:

Term 10

Term 15

Term 20

Term 30

ART

The term products will be issued by Equitable Financial Life Insurance Company (EFLIC) in New York and Puerto Rico and whenever sold by New York-based (i.e., domiciled) advisors, as well as by Equitable Financial Life Insurance Company of America in all other states (EFLOA).

Highlights | Term Series 166

Instant Decisions: Get approved in as little as 10 minutes for applications up to and including \$499,999—no waiting, no underwriting delays.

Accelerated Underwriting: Potential to skip the labs and paramedical exams for coverage up to and including \$2 million. Our accelerated underwriting process means fewer declines and faster approvals.

Note: While many can be accelerated and receive an automated decision, some applications will require additional underwriting review.

One Seamless Process: Whether you're applying for \$100 thousand or \$10 million, enjoy a streamlined experience with no need to switch products or processes. One product, one path—no matter the face amount.

[HOME](#)

At-a-Glance Term Series 166

Feature	Details	
Product Names	Marketing Name	Legal Name
	Term Series 166 – ART Term Series 166 – 10 Term Series 166 – 15 Term Series 166 – 20 Term Series 166 – 30	Term Life Insurance Policy
Descriptions	<p>Term 10, Term 15, Term 20, Term 30 (Level Term) Non-participating, level premium term products with premiums that are guaranteed for the entire 10-, 15-, 20- or 30-year level premium period, respectively. After the guaranteed level premium period expires, premiums increase annually to age 95. All premiums are guaranteed.</p> <p>Annual Renewable Term (ART) Non-participating, annually renewable term product with fully guaranteed premiums. Premiums increase each year and are based on the insured’s attained age. These premiums are guaranteed maximum premiums (i.e., current premiums are equal to the guaranteed maximum premiums for ART).</p>	
Qualified Plans	Term Series 166 products are not available for sale in qualified plans.	
Gender Basis	Male and Female. No unisex rates will be available for this product.	
Age Basis	Age is calculated based on age nearest birthday.	
Minimum/Maximum Face Amounts	Minimum face amount: \$100,000. Maximum reinsurance face amount: \$20 million.	
Underwriting Risk Classes	Level Term & ART	
	Classes	Tobacco Status
	Preferred Elite	Non-Tobacco User
	Preferred	Non-Tobacco User
	Standard Plus	Non-Tobacco User
	Standard	Non-Tobacco User
	Preferred	Tobacco User
	Standard	Tobacco User
		Ratings
		Table B - H*; Flat Extras**
		Table B - H*; Flat Extras**

* Substandard ratings are 25% increments. Policies in this Instant Issue band will be capped at substandard table D. Rate classes will vary by sex.
 ** Permanent and temporary flat extras will be available.

HOME

Feature

Details

Issue Ages

Product	Issue Ages
ART	30–70
Term 10	18–75
Term 15	18–70
Term 20	18–65
Term 30	18–50

Underwriting Types by Age and Face Amount

Face amount up to \$499,999: Instant Issue up to age 60;
Ages 60+ referred to an underwriter

Face amount \$500,000 to \$2,000,000: Accelerated UW up to age 60;
Ages 60+ referred to an underwriter

Face amount over \$2,000,000: Full Underwriting

Rate Bands

Band 1: \$100,000–249,999
Band 2: \$250,000–499,999
Band 3: \$500,000–999,999
Band 4: \$1,000,000–2,000,000
Band 5: \$2,000,001+

Premiums

Level Term
Fixed premium product. Premiums are guaranteed and level for the initial 10-, 15-, 20- or 30-year term period. Regularly scheduled premiums are required to keep the policy inforce.

Annual Renewable Term (ART)
Premiums are fully guaranteed and increase every year. Regularly scheduled premiums are required to keep the policy inforce.

Last Renewal Ages

94 with coverage to 95

Premium Payment Modes

Level Term and Annual Renewable Term

- Annual
- Semi-annual
- Quarterly
- Monthly

All premiums and modes must be paid via systematic bank electronic fund transfer. No credit cards or paper checks.

Feature

Details

Premium Modal Factors & Policy Fee

Mode	Modal Factor*
Annual	1.0
Semi-annual	.51
Quarterly	.262
Systematic monthly	.0872

No direct monthly bill is available.

Policy Fee**: \$75

*Modal factors are used to convert an annual premium to a payment frequency other than annual.

**The policy fee is non-commissionable and does not vary by face amount.

Term Conversion Privilege

Policy is convertible after the first policy year to a new permanent plan of insurance with Equitable or an affiliated company if conversion occurs on or before the end of the conversion period as stated in the policy. The new policy may be selected from any permanent plan of insurance Equitable chooses to make available. Policies on disability waiver claim may not be converted.

Premiums for the new policy will be based on the insured's attained insurance age at the time of conversion and the closest comparable risk class as determined by Equitable. Note that conversion to a permanent plan is subject to Equitable or affiliates' rules with respect to plan, age and class of risk.

Term Conversion Periods

	ART	10-year	15-year	20-year	30-year
Length	Yrs 2–5	Yrs 2–5	Yrs 2–7	Yrs 2–10	Yrs 2–10
Maximum Attained Age at Conversion	Attained age 70, but conversion period will not end until at least three years after issue for issue ages under 70 (i.e., a 68-year-old would be able to convert by age 71).				
Products Available	Will vary. Contact Equitable for products available for conversion.				

Term Conversion Credits

There are no term conversion credits for this product.

Partial Term Conversion

Partial term conversions are allowed after the first policy year and before the end of the conversion period. The term policy face amount after the partial conversion must still meet the minimum face amount for the product. The new premium rate after the conversion will be based on the new remaining face amount.

[HOME](#)

Feature

Details

Reentry Provisions

There is no reentry provision for Term Series 166 products. After the initial level premium guarantee period expires, policyholders may apply for a new policy, if available.

However, your client can keep the term policy in force and pay the ultimate renewal premiums.

Face Amount Changes

Face amount increases are not permitted. A new policy must be applied for.

Face amount decreases are permitted after the first policy year if the policy minimum amount is met. Limited to a cumulative 35% reduction in years 2-5 and 50% after year 5. There is a minimum decrease of \$10,000.

Policy Form Numbers

Product	Issue Ages
ART	ICC25-T166 T166-state variations apply
Term 10	
Term 15	
Term 20	
Term 30	

Requests to Save Age

These products allow backdating to save age for up to six months unless prohibited by the state. Backdating to qualify for the maximum issue age for the product is not allowed. For the early days of launch, please note that policies may not be backdated prior to the state product approval date.

Free-Look Provision

The free-look provision start date will be the policy delivery date. Policies cancelled during the free-look period will have premiums refunded and all paid commissions recovered.

Policy Surrender

These products have no cash surrender value. If a request to surrender the policy is received from the owner in good order, coverage will be terminated. Any unearned premium will be refunded, and any compensation paid on the unearned premium will be recovered.

Ratings Reductions

The policy owner may request a reduction subject to the rules in place at the time of the request. Currently, reductions in rating are allowed up to two years after issue, or two years after the last rate class consideration, and will be subject to underwriting. This includes any tobacco classifications. These rules are subject to change.

Riders

Children's Term Insurance Rider (CTIR) – Optional
Disability Premium Waiver Rider (DPW) – Optional
Living Benefits Rider (LBR) – Automatically included for every policy at no charge

Rider Additions

No riders can be added after issue.

Rider Terminations

Rider terminations may be requested after issue, subject to the terms of each rider.

[HOME](#)

Death Benefit | Term Series 166

Term Series 166 contracts provide a death benefit if the insured dies while the policy is in effect.

- The insurance benefit payable at death equals the policy's face amount, plus any adjustment for unearned premiums or minus any deduction for any premium due and minus any Living Benefit Rider (LBR) lien.
- Interest (if any) is added to the death proceeds in accordance with Interstate Compact standards or applicable state law. The interest, if required, is computed at a rate determined, but not less than the rate required by Interstate Compact standards or any applicable state law. This amount is not less than two-year treasury constant maturity rate from date of death, plus 10% annual rate starting 31 calendar days after receiving the latest of the following:
 1. The date that due proof of death is received by us;
 2. The date the company receives sufficient information to determine its liability, the extent of the liability and the appropriate payee legally entitled to the proceeds; and
 3. The date that legal impediments to payment of proceeds that depend on the action of parties other than the company are resolved and sufficient evidence of the same is provided to the company. Legal impediments to payment include, but are not limited to:
 - (a) the establishment of guardianships and conservatorships;
 - (b) the appointment and qualification of trustees, executors and administrators; and
 - (c) the submission of information required to satisfy state and federal reporting requirements.
- There is a right to contest the policy. In addition, the suicide exclusion may apply, or if the age or sex of the insured has been misstated, we may adjust the death benefit accordingly as stated in the policy form: "If the insured person's age or sex has been misstated, any benefits will be those that the premium paid would have purchased at the correct age or sex."

All Term Series 166 products provide a level death benefit where coverage terminates at age 95.

Riders | Term Series 166

The Term Series 166 products offer the following riders.

Riders at-a-glance

Riders at-a-glance Term Series 166				
Riders*	Issue Ages	Coverage Period	Minimum	Maximum
CTIR Children's Term Insurance Rider ICC25-CTIR T166 (XX=State abbrev)	Insured: 18–55 Children: 0–17**	15 days old to the earlier of the child's 25 th birthday or the day before the policy anniversary nearest the base insured's 65 th birthday	2 units (\$2,000)	Lesser of 25 units, and 1 unit per \$5,000 of base policy face amount
DPW Disability Premium Waiver Rider ICC25-DPW T166 (XX=State abbrev)	18–59	To the policy anniversary nearest the 65 th birthday	Base policy face amount	\$3,000,000
LBR Living Benefits Rider – Terminal Illness ICC25-LBR T166 (XX=State abbrev)	All	Until the policy terminates or when the amount of the lien equals the total death benefit	\$5,000	75% of the policy's death benefit, or \$500,000 if less

* Rider availability may vary by state and state variations may apply.

**Based on child's actual age (at last birthday).

[HOME](#)

Children's Term Insurance Rider (CTIR)

The CTIR provides insurance protection on the lives of the insured's children, stepchildren and legally adopted children. Coverage begins when the child is 15 days old. (Minimum two units, maximum 25 units. A unit is \$1,000 of coverage.) The CTIR benefit cannot exceed the base policy's death benefit. The units cannot be increased after issue. We will require each child's name and age/date of birth on the application. This rider has neither cash nor loan value. This rider is not convertible.

Availability – CTIR

- Provides term insurance protection on the lives of the insured's children, provided the insured under the base policy is between the ages of 18 and 55. Coverage begins when the child is 15 days old.
- The base policy insured must not be assessed as a rating higher than the equivalent of class D or a flat extra that exceeds \$15.00 per thousand.
- Living children, stepchildren and legally adopted children of the insured, who have not reached their 18th birthday on the date of the application are eligible for coverage at issue.
- Coverage is provided for any child born, or legally adopted or becomes a stepchild if under age 18, after the date of the application and before expiration of the rider.
- This rider cannot be added after issue.

Note: This rider is not available for policies where the beneficiary is a business or non-human.

Cost – CTIR

The annual cost is a flat \$5.25 per unit (\$1,000 of term coverage) regardless of the number of children covered. If DPW is included with the base policy, it is automatically extended to the rider. The DPW premium for this is the same per unit as the base DPW per unit. The rider premium is included in the total scheduled modal premium and is payable until the policy anniversary nearest the base insured's 65th birthday. Equitable continues to charge a premium for the rider until its termination date unless the policy owner requests in writing to terminate the rider.

Termination – CTIR

The CTIR will terminate upon the earliest of the following events:

- (a) On or after the child's 25th birthday;
- (b) The base policy insured's 65th birthday;
- (c) Upon written request from the owner;
- (d) Upon termination of the policy;
- (e) Upon the death of the last surviving child insured;
- (f) Upon nonpayment of the identifiable charge, in accordance with the provisions of the form or the policy; or
- (g) Upon death of the insured while rider is active.

The policy owner needs to write to us to have us discontinue the rider if they no longer have any children eligible to be covered under the rider. A footnote should appear on the annual billing notice to this effect. The rider also terminates if the policy terminates at the end of the grace period. If the policy is reinstated prior to the automatic cessation date of the rider, CTIR will be reinstated.

If a covered child commits suicide or dies due to self-inflicted injury, while sane or insane, within two years from this rider's effective date, the benefit payable will be limited to the premium paid for this rider.

Compensation – CTIR

The CTIR is compensated at the same commission rate (first year) as the base policy premium.

[HOME](#)

Disability Premium Waiver (DPW)

The DPW rider waives the scheduled premium due when Equitable receives proof that total disability of the insured has existed continuously for at least six (6) months.

Availability – DPW

- Issue ages: 18–59
- Available at issue, cannot be added after issue
- The maximum amount of coverage under DPW is \$3,000,000 for all Equitable (and/or any affiliated company) policies inforce and applied for

Features – DPW

While the policy is on waiver:

- Scheduled premiums are waived for as long as total disability continues if it begins before the policy anniversary nearest the insured's 60th birthday. If total disability begins on or after this date (age 60), the premiums are waived to the earlier of the policy anniversary nearest the insured's age 65 or termination of disability.
- Insurance under the policy and benefits under other riders continue according to their terms.
- May require proof no more than once every 30 days during the first two years of total disability that disability has continued without interruption. If proof is not provided, premiums may not continue to be waived. After total disability has continued uninterrupted for two years, proof will not be required more than once a year. Equitable will not require proof of disability after the insured's attained age 65, if the premiums had been waived for the five preceding years.
- We reserve the right to require examination by a physician of our choice and at our expense.
- The determination of total disability under this rider is not affected by any findings or eligibility for benefits from other entities, such as government or private disability programs; receiving or being eligible for such benefits does not constitute total disability for the purposes of this rider.
- Term conversions will not be available to policies on DPW claim.

Premium Structure – DPW

DPW rider rates for Term 10, Term 15, Term 20, Term 30 and ART are guaranteed. For level term plans, premiums are level for the 10-, 15-, 20- or 30-year level premium periods respectively or to the policy anniversary nearest the insured's age 65 (when rider terminates) and then increase each year thereafter. They are based on the insured's issue age and the rates do not vary by face amount or underwriting class. ART waiver premiums increase every year until the policy anniversary nearest attained age 65 when the rider terminates.

Substandard Ratings

The DPW rider may be allowed in some instances at a multiple of the standard premium to policies rated for occupation or avocation and to policies classified as substandard for physical impairments. Substandard DPW ratings are sometimes required on policies otherwise issued at standard rates. The charge for an insured rated as substandard is a multiple of the standard DPW premium. There are only 2 ratings available for DPW: 100% (1x) and 200% (2x).

Termination – DPW

This rider will terminate on the policy anniversary nearest the Insured's 65th birthday, if the policy isn't on waiver claim or if the policy terminates. If any premium for the rider remains unpaid at the end of a grace period, this rider will terminate unless the premium is waived by the rider.

Compensation – DPW

The DPW rider premium is compensated at the same commission rate (first year) as the base policy premium.

Living Benefits Rider (LBR) – Accelerated Death Benefit for Terminal Illness

The Accelerated Death Benefit for Terminal Illness—Living Benefits Rider allows the policy owner to receive a portion of the policy's death benefit if the insured is diagnosed as terminally ill generally with no more than twelve months to live.

Availability – LBR

- The rider is automatically included at issue with all Term Series 166 policies. There is no opting out of the benefit on the application.
- The rider benefit can be terminated after issue upon written notice to the company on the date received by the company. The rider cannot be re-added once terminated by the policy owner.

Features – LBR

- The maximum accelerated death benefit prepayment amount is, generally, the lesser of 75% of the policy's death benefit or \$500,000 under all policies issued by Equitable (and/or any affiliated company). We reserve the right to set a minimum of \$5,000 on the amount received under this rider.
- Some of the features (including the maximum accelerated death benefit prepayment amount allowed and processing charge) may vary by state.
- Benefit only payable as a single lump sum. Only one claim can be made under this rider.

Cost – LBR

There is no charge at issue or cost of insurance charge for this rider; however, we may deduct a processing charge of up to maximum of \$250.00 per policy from the LBR payment.

Compensation – LBR

Since there is no cost for the benefit to be added, there is no commissionable component for this rider.

Premiums | Term Series 166

These are scheduled premium products. Payment of regularly scheduled premiums is required to maintain coverage. All premiums must be paid via bank electronic fund transfer.

The base policy annual premium is calculated using the traditional premium formula. The formula takes the premium rate per thousand for the insured's gender, issue age, face amount, underwriting class and tobacco user status, multiplies the rate by the number of thousands of face amount, and then adds the annual policy fee. Premiums for riders, substandard flat extra premiums and other temporary and/or permanent flat extras are added to the base policy premium to arrive at the total annual scheduled premium.

Premiums may be paid in other than annual mode; however, your client's total annual outlay will be higher than if premiums were paid annually.

Premium Limits

There is no minimum premium requirement for any of the below payment modes provided the required minimum face amount for the product is met.

The policy owner can request to change the mode any time after policy is issued and in force. Irregular premiums are not permitted with term product. If modes are changed, premiums will be adjusted accordingly.

Modal Premiums

Payment modes are listed in the table below. The policy fee is \$75 and is non-commissionable, payable with each premium and does not vary by face amount.

Mode	Modal Factor
Annual	1.0000
Semi-annual	.51
Quarterly	.262
Systematic Monthly	.0872

Refund of Premiums

The policy provides that the policyowner may cancel the policy and receive a refund of any unearned premium by submitting a written request. The coverage ends on the date the request is received in our administrative office. Commissions are recovered on any unearned premium refunded.

Premium Structure

Level Premium Policies | Term 10 | Term 15 | Term 20 | Term 30

Term 10, Term 15, Term 20 and Term 30 are level term policies with premiums that are guaranteed to remain the same for the first 10, 15, 20 and 30 policy years, respectively. These premiums are called Initial Level Premiums. After the 10th, 15th, 20th or 30th policy year, premiums increase each year. These premiums are called the Ultimate Renewal Premiums and are also guaranteed.

- **Initial Level Premiums**

The Initial Level Premiums are guaranteed to remain the same for the policy's initial term. Initial Level Premium rates for non-substandard policies vary by issue age, gender, tobacco-user status and risk class of the insured, as well as by face amount rate band.

- **Ultimate Renewal Premiums**

The Ultimate Renewal Premiums rates for non-substandard policies are the same for all face amount rate bands. They vary by attained age, gender and tobacco-user status, and are guaranteed for all durations.

- **Substandard Premiums**

There are separate rates for substandard classes. Substandard premiums are calculated by adding an extra premium to the basic standard class tobacco user or non-tobacco user rate. Substandard premium rates vary by gender, tobacco user status and risk class of the insured, and are not banded.

Annual Renewable Term (ART)

This is the annual renewable term product with fully guaranteed premiums. Like the level premium policies, scheduled premiums are required to keep the policy in force. Premiums increase each year and are based on the insured's attained age. These premiums are guaranteed maximum premiums (i.e., current premiums are equal to the guaranteed maximum premiums for ART).

Policy Changes | Term Series 166

All policy change requests must be made in writing or via the customer portal and are subject to our approval. The available policy changes are as stated in the policy, may occur only every two years from the most recent change request and are described below.

Face Amount Changes

Face amount increases are not allowed. Face amount decreases are permitted after the first policy year, subject to minimum guidelines described above.

Rating Reduction

The policy owner may request a reduction in rating, subject to our rules at the time of the request. This is subject to two years after issue or two years after the last rate class consideration and will be subject to underwriting. This includes any tobacco classifications.

Rider Terminations

Subject to our rules and the terms of the rider, the policy owner may submit a request to cancel rider coverages any time after issue. Scheduled premiums are adjusted accordingly, if applicable.

Policy Lapse

Grace Period

Term Series 166 products have a 60-day grace period (or state specific where applicable) for payment of each premium. The insurance continues during the grace period. If a premium is not paid by the end of its grace period, the policy will lapse as of the premium due date. If this occurs, all insurance ends at the end of the grace period. Some states may require longer grace periods.

If the insured dies during the 60-day grace period, any past due premium is deducted from the death benefit payment.

Policy Reinstatement

Your client may reinstate their term policy within three years after lapse, but not later than the Final Term Expiry date found on the policy information page. The lapsed term policy can be reinstated after the Grace Period has expired under the following conditions:

- The insured person is alive on the date of the reinstatement.
- The policy owner did not request termination of the term policy.
- The request is made within three years after lapse.
- Satisfactory evidence of insurability is provided.
- The insured is at the same original rate/risk class as the initial policy.
- All overdue premiums are paid with 6% interest compounded annually.

Underwriting | Term Series 166

Underwriting Classes

The following underwriting class and Tobacco-User status combinations are available with Term Series 166 products.

Underwriting Class	Tobacco Status	Ratings
Preferred Elite	Non-Tobacco User Only	
Preferred	Non-Tobacco User	
Standard Plus	Non-Tobacco User Only	
Standard	Non-Tobacco User	Table B - H; Flat Extras
Preferred	Tobacco User	
Standard	Tobacco User	Table B - H; Flat Extras

- Substandard ratings are assigned at 25% increments. Policies in this Instant Issue band will be capped at substandard D. Rate classes will vary by sex.
- Permanent Flat Extras for aviation, avocation or occupation are allowed with the Preferred Elite, Preferred and Standard Plus underwriting classes but are limited to \$3.50 per thousand. However, if a temporary flat extra is on the policy, these classes are not available.
- A Permanent Flat Extra for medical reasons regardless of the dollar amount is not available with Preferred classes, which include Preferred Elite, Preferred Tobacco/Non-Tobacco and Standard Plus.

[HOME](#)

Underwriting Programs Available

Complete program criteria will be enumerated in the underwriting condensed guide.

International Underwriting Program

U.S. Expatriate Program (USEUP)

Foreign Travel

Smart Total Evaluation Program (STEP)

Owner Rules

For policies \$500,000 and under, the insured must be the owner. For policies above \$500,000, there may be owners other than the insured. When the owner is not the insured, the policy cannot be issued instantly nor accelerated, as it will result in a referral to the underwriter, and additional forms may be required.

Beneficiary Rules

Beneficiaries must be immediate family members to qualify for an instant issue and any coverage below \$500,000 face amounts. For face amounts \$500,000 and above, the beneficiary must be clearly stated. When designating multiple beneficiaries, the distribution amounts must be listed as percentages of the total proceeds, not specific dollar amounts. The owner has a right to change the beneficiary.

Immediate family members include Spouse, Domestic Partner, Child/Stepchild, Grandchild, Parent/Stepparent.

Term Conversions

Term Conversion Privilege

Current conversion rules provide that your client may convert to permanent products Equitable Financial or its affiliates offer at the time of conversion, subject to our rules then in effect as to plan, age and class of risk.

Any conversion will be subject to Equitable's conversion rules then in effect. Please note that Equitable may change the permanent products it makes available for conversion at any time.

By converting their term policy, policy owners can enjoy the benefits of permanent life insurance, death benefit protection and the potential for tax-deferred cash value accumulation. Where the need for death benefit protection is not a temporary need, permanent insurance often is a better strategy because term insurance generally becomes cost prohibitive at older ages. In situations where your clients bought term insurance because of limited cash flow, it is important to remind them of the opportunity to convert to permanent insurance when their financial situation improves.

Term Conversion Provisions

Policy is convertible after the first policy year to a new permanent plan of insurance with Equitable or an affiliated company, if conversion occurs on or before the end of the conversion period appearing on the policy specification page. The new policy may be selected from any permanent plan of insurance Equitable chooses to make available. Policies on disability waiver claim may not be converted.

See table above for specifics.

[HOME](#)

Term Conversion Guidelines

- New evidence of insurability is required if there is an increase in face amount, a request for new riders or benefits not included with the original base term policy, or a request for a reduction in rating.
- No evidence of insurability is required for the DPW rider on the new policy when the original term policy still has the DPW rider, and the face amount is the same.
- Premiums and charges for the new policy will be based on the insured's then attained insurance age and the same underwriting risk class as the term policy. If the new policy does not have the same underwriting risk class as the term policy, the new policy will be issued on the closest comparable risk class as determined by Equitable or its affiliate.

Note: The name of the underwriting rate class on the new permanent product may be different from the underwriting rate class on the original term policy since in many cases, the new permanent product will not have the same underwriting structure as the original term policy. However, the underwriting rate class on the new permanent product will be the same or similar as the underwriting rate class on the term contract being converted.

Term Conversion Credit

There will be no conversion credits available.

Partial Term Conversion

Partial term conversions are allowed after the first policy year and before the end of the conversion period. The term policy face amount after the partial conversion must still meet the minimum face amount for the product. The new rate after the conversion will be based on the new face amount.

Policyowner Communications Regarding Term Conversions

Reminder notices will be sent to policyowners to alert them that their policy's term conversion period is nearing an end. Policyowners enrolled in the monthly systematic payment plan will also be made aware that their level premium deducted monthly will soon increase unless action is taken.

Temporary Insurance Agreement

The Temporary Insurance Agreement (TIA) provides coverage should the proposed insured die while the application is being underwritten. The death benefit will be for the amount applied for, but never more than \$5,000,000 under all temporary insurance agreements. The TIA is limited to \$2,000,000 across all Equitable policies. No TIA is offered to policies over \$5,000,000. There are requirements (if any answer on TIA is answered yes or left blank) and the application must not include any material misrepresentations. Electronic bank information is needed and is limited to issue age 75. Coverage will be in effect until the policy applied for is not accepted or application is declined, should the proposed insured be ineligible for TIA or 90 days from the date of the application.

Replacement

Free-look replacement period will vary by state.

Existing Life Insurance:

- Note that the NAIC replacement form will be used for existing coverage as required by the states. There are two NAIC replacement forms, 1) for CT/VA only and 2) for all other NAIC states.
 - This is due to the difference in the 30- vs. 10-day Actual Cash Value (ACV) period.

Replacing Life Insurance:

- For the pilot program, replacements will not be available.

Licensing

Financial professionals must be appointed by Equitable underwriting company(ies) and hold a regular life insurance license for the state in which the sale is solicited, the application is signed, where the owner resides and where the policy is delivered.

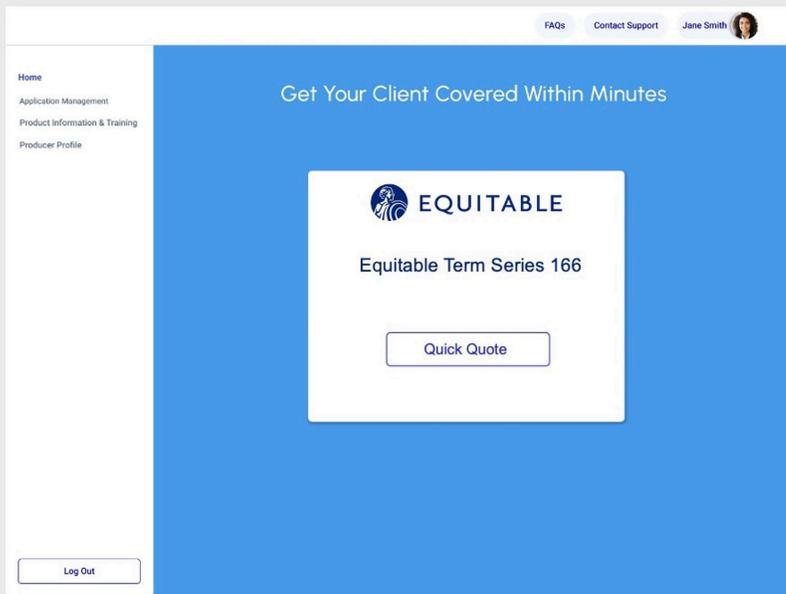
Financial professionals are reminded that it is permissible to take an application only if:

- (a) the financial professional has the appropriate license in that state;
- (b) the state has approved the product; and
- (c) there is a "reasonable nexus," i.e., a connection exists between the applicant and the state where the application is taken. An example of reasonable nexus is when the applicant either resides or works in the state where the application is taken. Financial professionals are cautioned that the underwriter will reject a case where reasonable nexus does not exist.

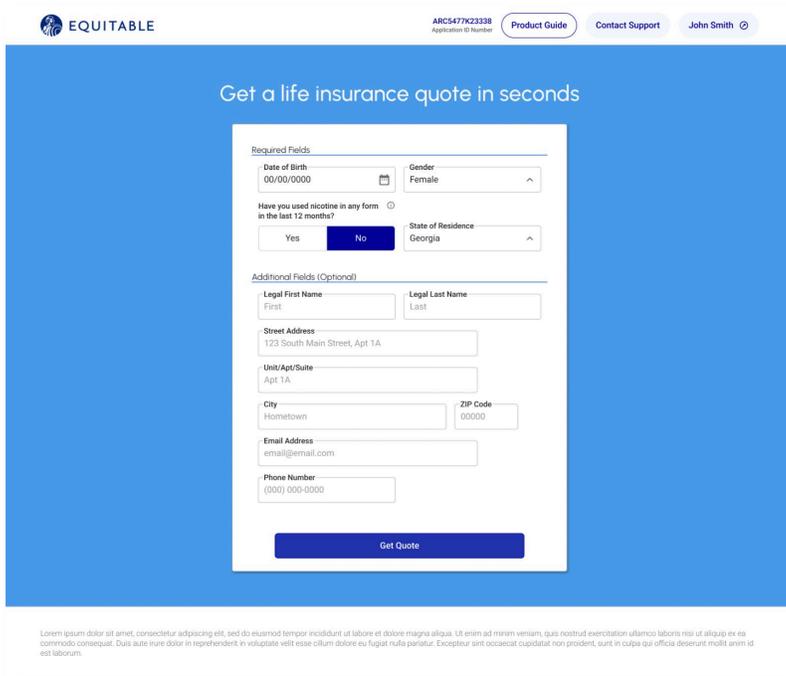
Premium Quote Requirements

Term 10, Term 15, Term 20, Term 30 and ART are designated under the NAIC Life Insurance Illustration Model Regulation to be marketed without a sales illustration. A premium quote or proposal showing premiums for those products has been developed in lieu of an illustration. Premium quotes will be available through the Afficiency platform.

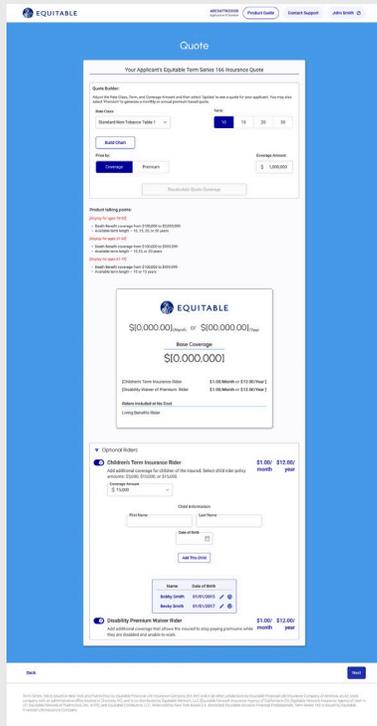
Process + Procedure in Getting Set Up



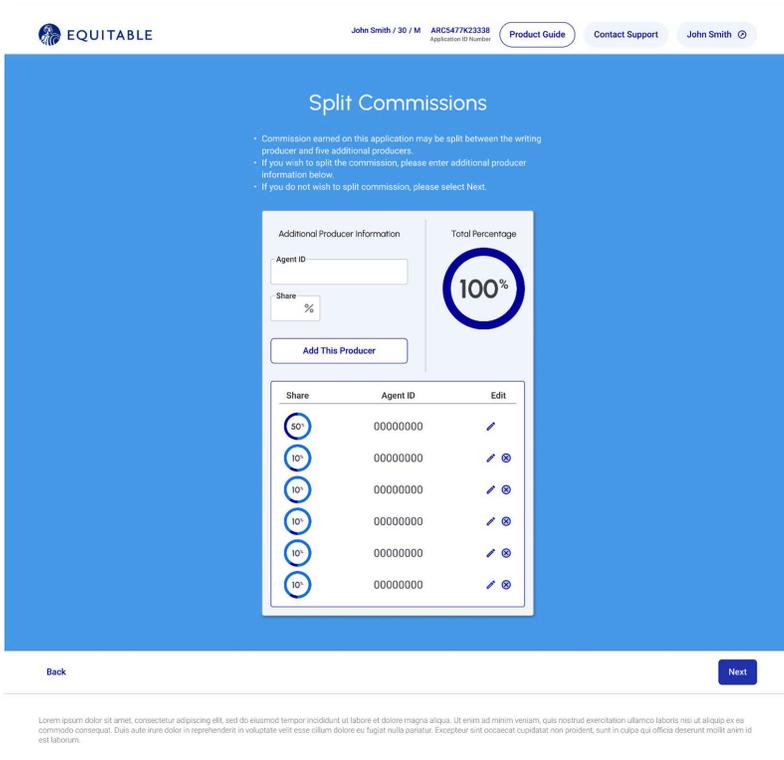
Home screen where application can be launched by clicking Quick Quote



First screen of eApp – producer enters client’s DOB, Gender, Smoking Status and State to get a quote



Quote screen – producer can adjust the items in the Quote Builder section such as Rate Class, Term, Coverage Amount, Price By and add additional riders



Split Commissions screen – producers can add up to five additional split commissions by entering the agent ID and % share

EQUITABLE ARC547K23338 Application ID Number [Product Guide](#) [Contact Support](#) [John Smith](#)

About You

Proposed Insured

Legal First Name Middle Name (optional) Legal Last Name

Gender Social Security Number Date of Birth

Country of Birth State of Birth (USA)

[Next](#)

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum.

Producer enters the personal information of the applicant

EQUITABLE John Smith / 30 / M ARC547K23338 Application ID Number [Product Guide](#) [Contact Support](#) [John Smith](#)

About You

Contact Information

Physical Home Address

Number and Street Unit/Apt/Suite (Optional)

City State ZIP Code

The proposed insured will sign the application in their state of residence

Do you have a mailing address that is different than your physical address?
 Yes No

Email Address

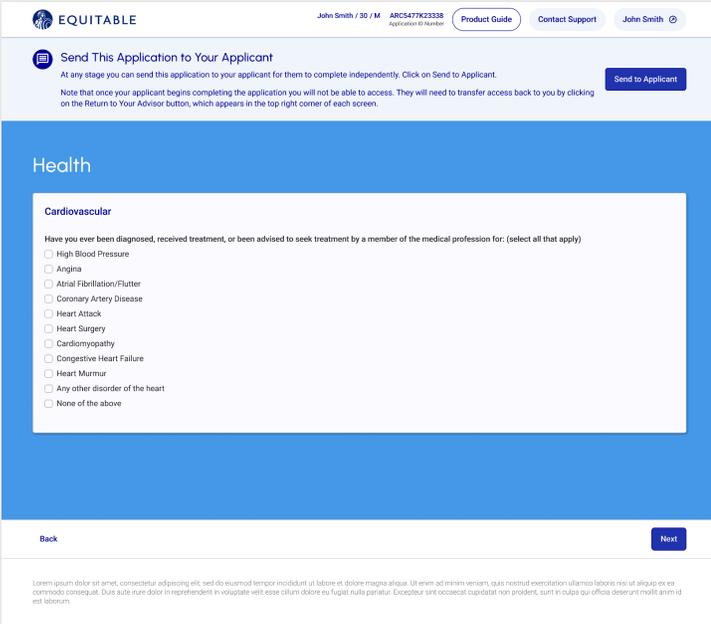
Phone Number

Is this a mobile phone?
 Yes No

[Back](#) [Next](#)

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum.

Producer enters the personal information of the applicant



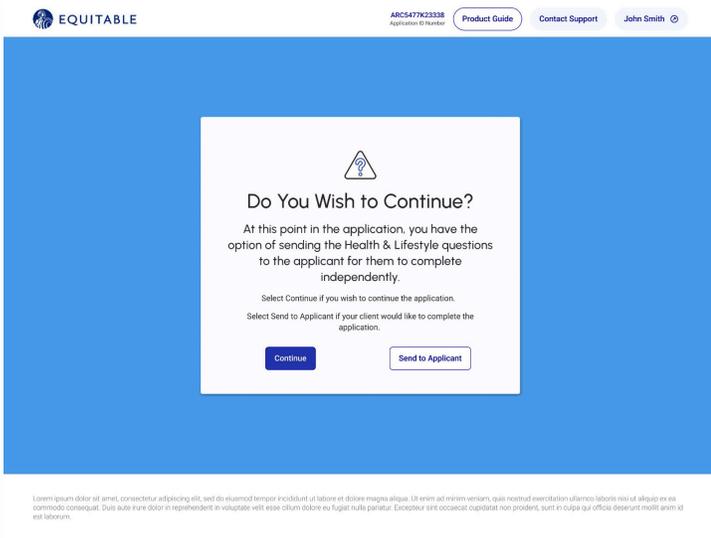
Send to Applicant:

Producers can send the Lifestyle and Medical Questionnaire to the applicant at any point during the interview. If a producer begins the interview and then chooses to send it to the applicant, the applicant will resume the interview from the last question the producer completed.

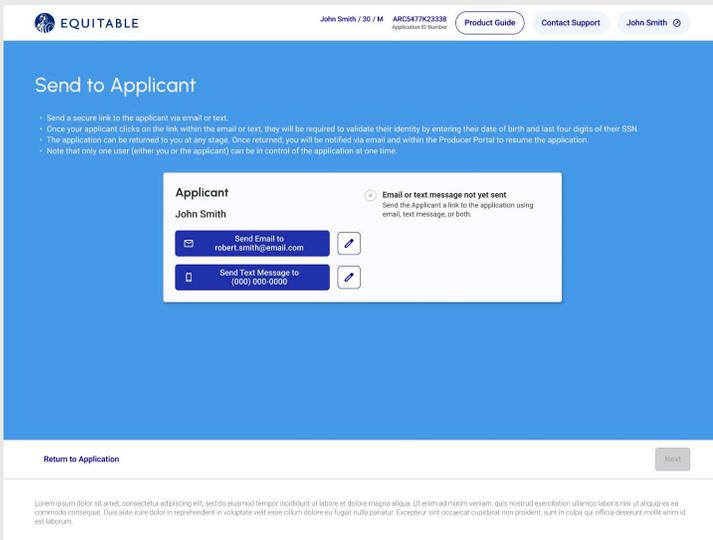
Important:

Only one user (producer or applicant) can be active in the application journey at a time. Once the interview is sent to the applicant, producers **MUST** close their browser window or tab.

Producer sends the application to the applicant by clicking **Send to Applicant**.

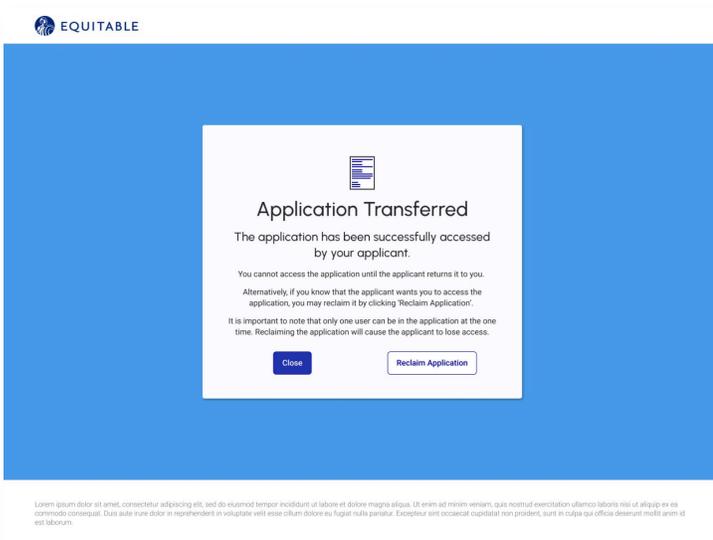


Producer confirms they wish to **Send to Applicant**

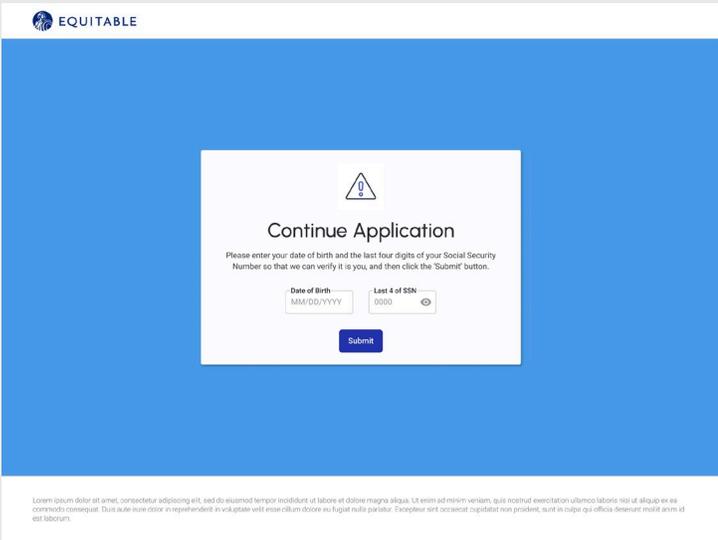


Producer either emails or texts the application to the applicant.

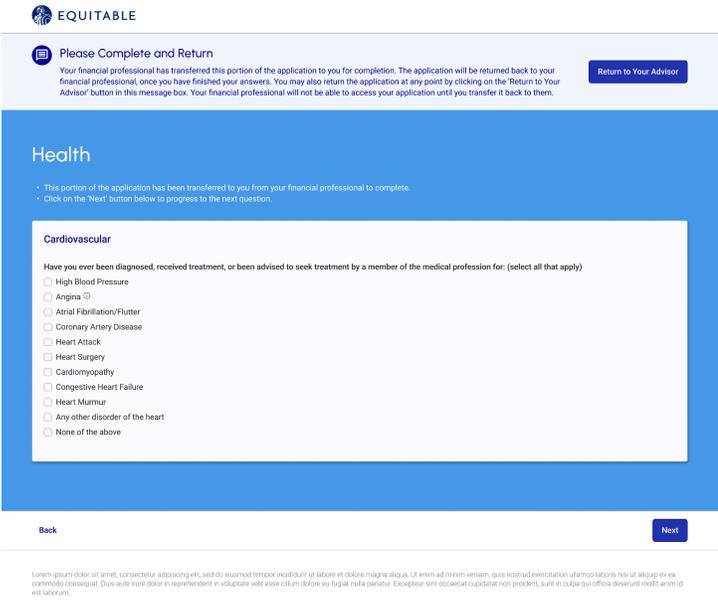
Important: Once the interview is sent to the applicant, producers **MUST** close their browser window or tab.



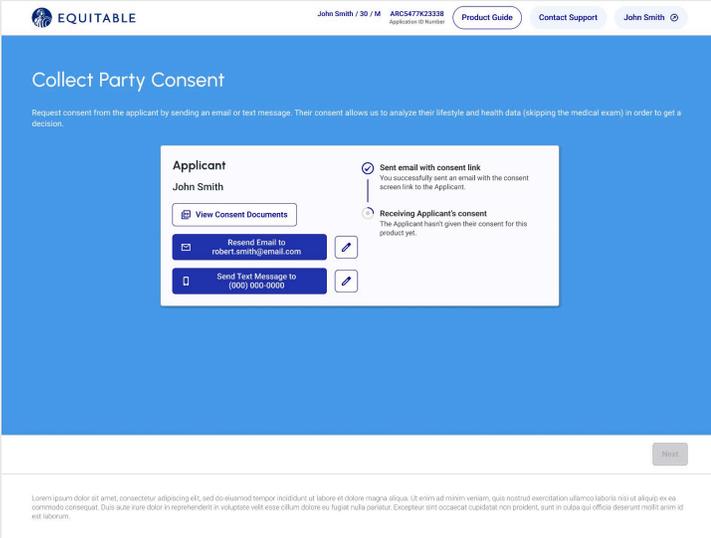
Confirmation that the application has been transferred to the applicant



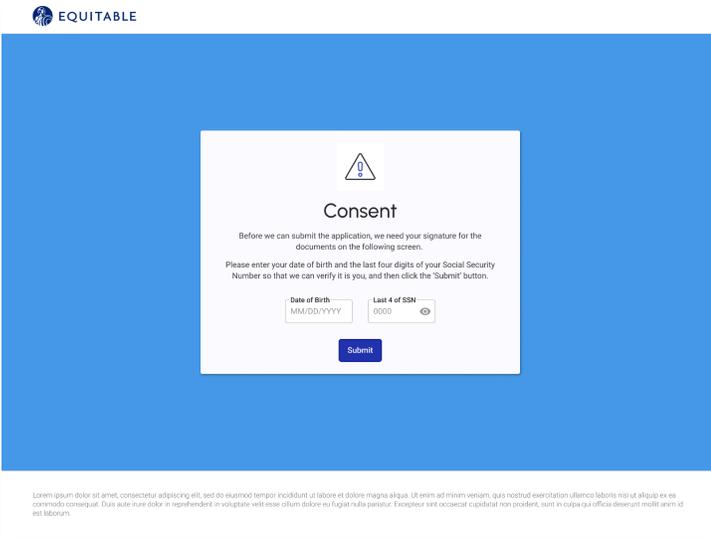
Applicant accesses the application after confirming their identity



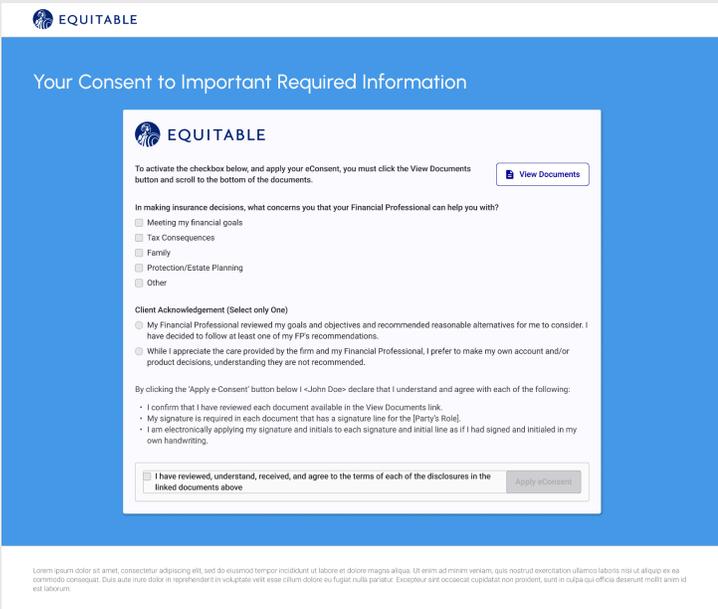
Applicant can return the application to their producer by clicking **Return to Your Advisor**



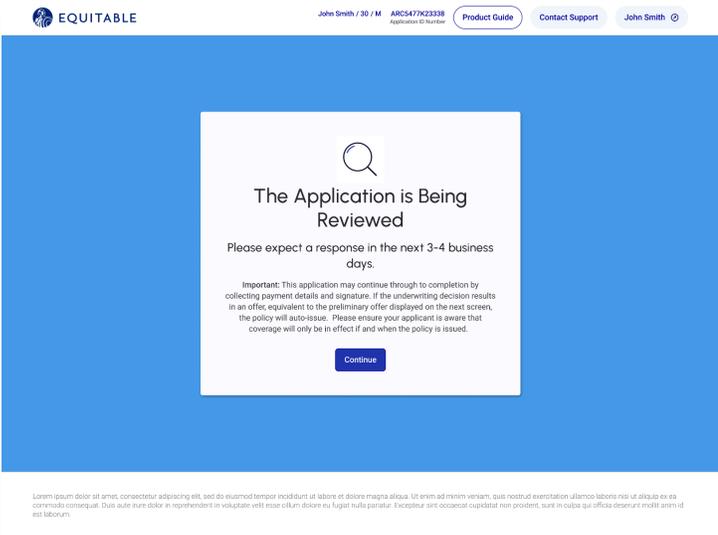
After the interview is completed, producer either emails or texts consent links to the applicant



Applicant accesses the consent links after confirming their identity



Applicant views the consent documents and responds to questions onscreen before clicking to apply eConsent



Refer to Underwriter screen – displays if instant decision cannot be given

EQUITABLE ARIC547923338 Application ID Number Product Guide Contact Support John Smith

Offer

Your Applicant's Equitable Term Series 166 Insurance Offer

Offer Variables:
Adjust the Rate Class, Term, and Coverage Amount and then select 'Update' to see a quote for your applicant. You may also select 'Premium' to generate a monthly or annual premium based quote.

Approved Rate Class: Standard Non-Tobacco Table 1 Term: 15 15 20 30
 Price by: Coverage Premium Coverage Amount: \$ 1,000,000
 Recalculate Offer Coverage

Product selling points:
 [Apply for ages 18-60]
 • Death Benefit coverage from \$100,000 to \$2,000,000
 • Available term lengths - 10, 15, 20, or 30 years
 [Apply for ages 61-65]
 • Death Benefit coverage from \$100,000 to \$999,999
 • Available term lengths - 10, 15, or 20 years
 [Apply for ages 66-70]
 • Death Benefit coverage from \$100,000 to \$499,999
 • Available term lengths - 10 or 15 years

EQUITABLE
 Approved Rate Class
 Standard Plus

\$(0,000.00) / month or \$(0,000.00) / year

Base Coverage
\$(0,000,000)

[Children's Term Insurance Rider \$1.00/Month or \$12.00/Year]
 [Disability Waiver of Premium Rider \$1.00/Month or \$12.00/Year]

Riders Included at No Cost
 Living Benefits Rider

Optional Riders

Children's Term Insurance Rider
 Add additional coverage for children of the insured. Select child rider policy amounts: \$5,000, \$10,000, or \$15,000.
 Coverage Amount: \$ 5,000

Disability Premium Waiver Rider
 Add additional coverage that allows the insured to stop paying premiums while they are disabled and unable to work.

Back Next

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum.

Offer – producer can adjust items in the Offer Variables section: Term length, Price by, Coverage amount and add/remove additional riders

EQUITABLE John Smith / 39 / M ARIC547923338 Application ID Number Product Guide Contact Support John Smith

Payment

Payment Mode: Monthly Total Premium Amount: \$35.00

Payment Details

Immediate Draft
 Draft initial premium from the account provided upon policy issuance. The date the initial payment is processed is the date that all future payments will be based on in accordance with the Payment Mode selected.

Day of the Month
 If a future date is selected the first payment is due at issue, that is immediately. All subsequent premium payments will be drafted on the chosen date each month. For example, if the 15th day is selected and today is May 1, the first payment will be drafted immediately on May 1. The next payment date will be June 15.

Specific Day: Beginning the Month of

Payor Information
 Payor Relationship to the Proposed Insured: Applicant

Banking Information

Routing Number: 000000000 Financial Institution Name: JP Morgan Chase
 Account Number: 900000000000001 Confirm Account Number: 900000000000001

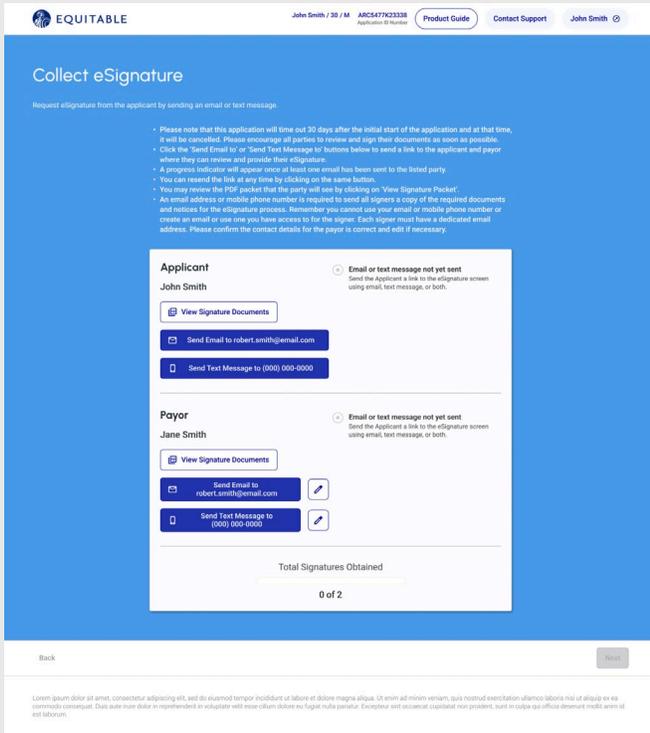
Account Type: Checking Savings

Back Next

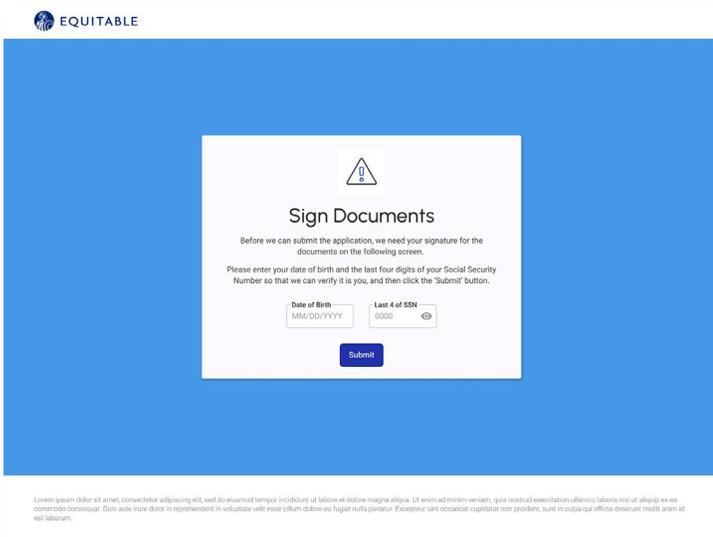
Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum.

Payment screen – producer enters payment information

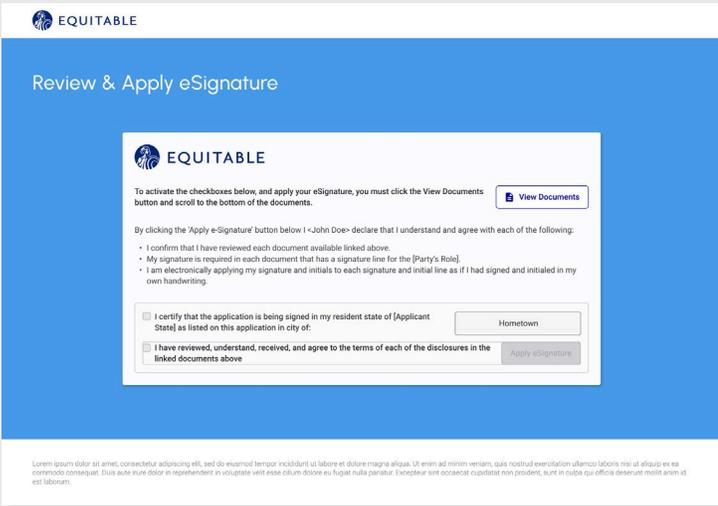
HOME



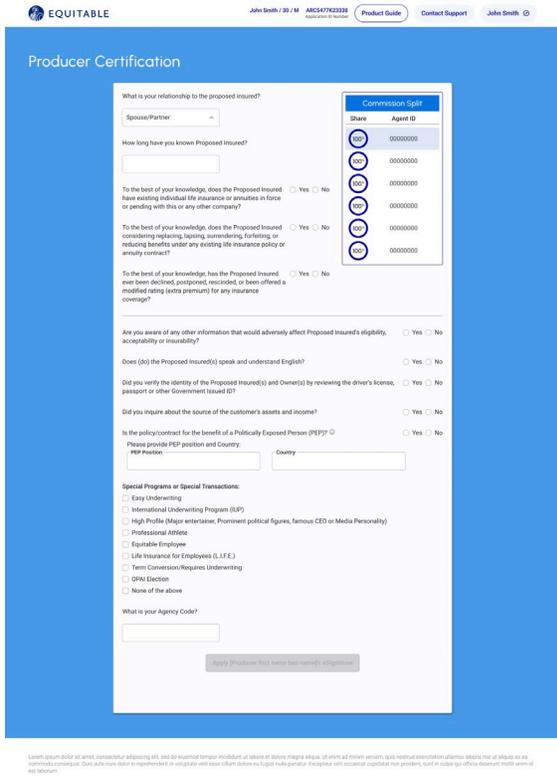
Producer emails or texts the eSignature links to the applicant and other parties



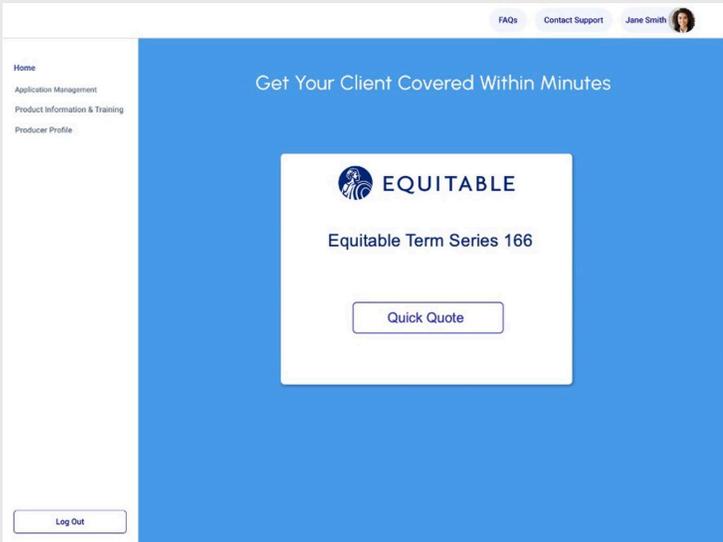
Applicant accesses the signature links after confirming their identity



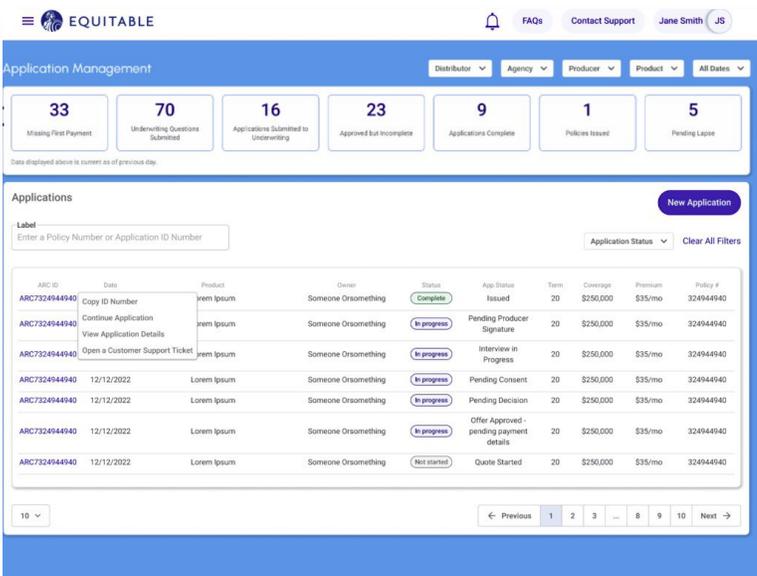
Applicant views the documents and applies their eSignature



Producer certification



Producers can access Application Management menu – top left corner from Home screen – to check the status of the application, to resume an application or to view the PDFs generated for an application (e.g., Policy package if application status is issued)



Producers can input the ARCID to find an application and resume any application in progress by clicking **Continue Application**

HOME

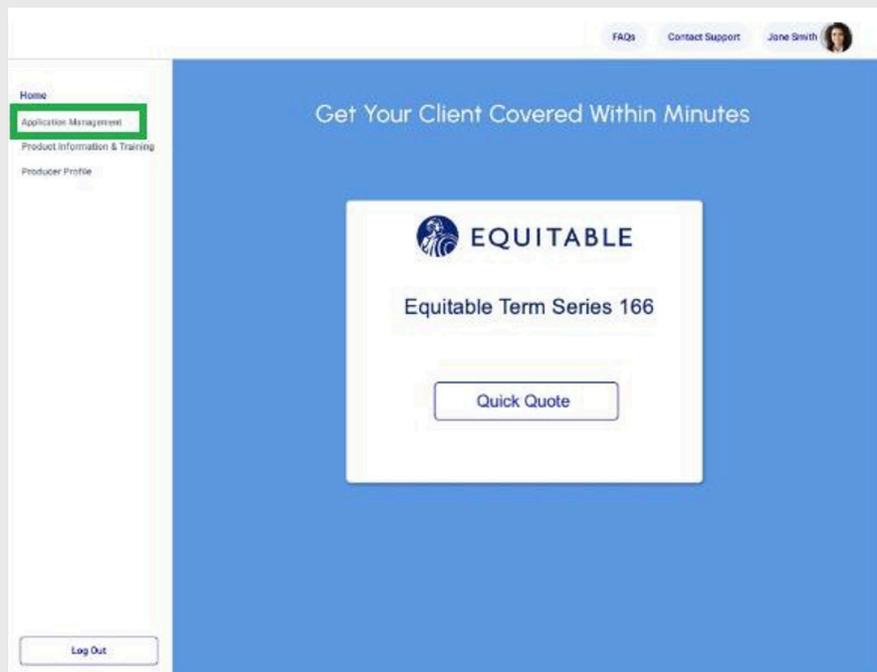
Creating a Support Ticket (eApp and Quote Platform)

Go to home screen where application can be launched by clicking **Quick Quote**.

Financial professionals will access the Afficiency Agent Portal via SSO. There is **no direct login link**. Financial professionals must log in to the **EQH Agent Workbench**, select **Term 166 Series**, and will then be redirected through SSO to the **Afficiency Agent Portal**. This redirection automatically authenticates the financial professionals. For eApp, financial professionals will begin the quote process directly from the Agent Portal. Each eApp link is personalized for the individual financial professionals.

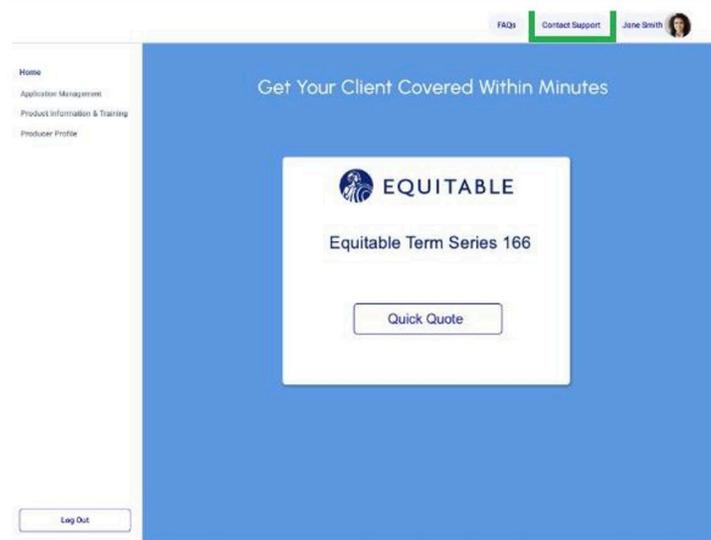
Producers will also access the Agent Portal through EQH using SSO. Once logged in, they can raise support tickets from the following locations:

1. **Home Page** (after SSO login)
2. **Agent Portal:**
 - Open **Application Management** from the left menu.
 - Submit a ticket by searching for a specific ARCID or through the top menu options.



ARC ID	Date	Product	Owner	Status	App Status	Term	Coverage	Premium	Policy #
ARC7324944940	Copy ID Number	Item Ipsum	Someone Orsomething	Complete	Issued	20	\$250,000	\$35/mo	324944940
ARC7324944940	Continue Application	Item Ipsum	Someone Orsomething	In progress	Pending Producer Signature	20	\$250,000	\$35/mo	324944940
ARC7324944940	View Application Details	Item Ipsum	Someone Orsomething	In progress	Interview in Progress	20	\$250,000	\$35/mo	324944940
ARC7324944940	12/12/2022	Lorem Ipsum	Someone Orsomething	In progress	Pending Consent	20	\$250,000	\$35/mo	324944940
ARC7324944940	12/12/2022	Lorem Ipsum	Someone Orsomething	In progress	Pending Decision	20	\$250,000	\$35/mo	324944940
ARC7324944940	12/12/2022	Lorem Ipsum	Someone Orsomething	In progress	Offer Approved - pending payment details	20	\$250,000	\$35/mo	324944940
ARC7324944940	12/12/2022	Lorem Ipsum	Someone Orsomething	Not started	Quote Started	20	\$250,000	\$35/mo	324944940

During the eApp journey – across all pages (quote input, quote results, interview, payment, etc.) – financial professionals can raise a support request



When they select **Contact Support**, a new page opens where they may either start a **live chat** with the Help Desk team or complete a **support form**, which will generate a ticket

HOME

Whom to Contact/Where to Find Key Information

Topic	Please contact
Pre-sales support/ product questions	Equitable Life Sales Desk FP should call 1 (800) 289-1101, Option 1. <hr/> Refer to Creating A Support Ticket section for chat and ticket support through the portal (page 31). <hr/> Live support chat hours: Monday – Friday: 9:00 AM to 5:00 PM EST, except public holidays
Client eApplication (eApp) platform	<hr/> For case management and/or underwriting support, please call 1 (800) 888-9763 (Option 8, then Option 2) <hr/>
Case management/ underwriting support	Continental General Services P.O. Box 202080 Austin, TX 78720-2080 Equitable@CGServices.com (866) 760-3814 Monday – Friday: 9:00 AM to 6:00 PM EST <hr/>
Administrative office, office hours, location, call center hours	Please contact Equitable@CGServices.com <hr/>
Customer portal	FP should submit either the electronic or paper Term Conversion Application to Equitable. Questions? Call the Equitable Term Conversion Unit at 1 (800) 924-6669. <hr/>
Term conversions	Continental General Services P.O. Box 202080 Austin, TX 78720-2080 (866) 760-3814 Monday – Friday: 9:00 AM to 6:00 PM EST <hr/>
Death claims (initial notice of claim)	FP should email NOCCommissionsTeam@equitable.com .
Compensation	

Important information

Please be advised that this document is not intended as legal or tax advice and is for financial professional use only. It is not to be distributed to the public. Accordingly, any tax information provided in this document is not intended or written to be used, and cannot be used, by any taxpayer for the purpose of avoiding penalties that may be imposed on the taxpayer. The tax information was written to support the promotion or marketing of the transaction(s) or matter(s) addressed, and any taxpayer should seek advice based on his or her particular circumstances from an independent tax advisor.

Term insurance policies are issued in New York and Puerto Rico by Equitable Financial Life Insurance Company and in all other jurisdictions by Equitable Financial Life Insurance Company of America and are co-distributed by Equitable Network, LLC (Equitable Network Insurance Agency of California in CA; Equitable Network Insurance Agency of Utah in UT; Equitable Network of Puerto Rico, Inc. in PR) and Equitable Distributors, LLC.

References to Equitable represent both Equitable Financial Life Insurance Company and Equitable Financial Life Insurance Company of America which are affiliated companies. Overall, Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY); Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with an administrative office located in Charlotte, NC; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). The obligations of Equitable Financial and Equitable America are backed solely by their claims-paying abilities.

For financial professional use only. Not for use with the general public.

© 2026 Equitable Holdings, Inc. All rights reserved. IU-8643488.2 (2/26) (Exp. 2/28) | G3319600 | Cat. #400210



EQUITABLE