



Secure what matters with ease

Various coverage options tailored to your needs

Simple, straightforward protection for you and your loved ones

Nearly

50%

of all Americans **do not** have any life insurance protection¹

Yet 70% of all Americans say that they need it.¹ If you're considering purchasing a life insurance policy to protect your family, look to Equitable for protection when you need it, with a guaranteed death benefit that is generally income tax-free.

What is term insurance?

Term life insurance is the simplest way to provide affordable life insurance protection for temporary needs, such as covering a mortgage or supporting children through college. It pays a level death benefit and does not build up cash value. This type of life insurance typically offers the most protection for your premium dollar.

Choose from a diverse range of term life insurance strategies

Term Series 166 offers options to cover what matters most to you for 10, 15, 20 or even 30 years with guaranteed level premiums. Or, you may also choose our Annual Renewable Term (ART) — which allows you to renew coverage annually with premiums that increase each year.

If your needs change and you'd like permanent coverage, you may be able to convert your policy to a permanent product when the time comes.

The freedom to select your coverage

Term Series 166 allows you to choose between 10-, 15-, 20- or 30-year guaranteed level periods to get the coverage you need. ART is also available.

Predictable, affordable premiums

Once the death benefit amount and term duration is chosen, the premiums you pay are guaranteed to never increase during the level period. After the level term period and for ART, premiums will increase every year.

For level premium and ART policies, renewal premiums are paid to attained age 94 with coverage terminating at attained age 95.

A wide choice of options

Customize your coverage with riders like Children's Term Insurance Rider (CTIR), Disability Premium Waiver (DPW) and an embedded Living Benefits Rider for Terminal Illness (LBR).²

Adjust your coverage to fit your changing needs

If you'd like to convert to permanent coverage, you may do so during your conversion period.

¹ LIMRA (2026). limra.com/siteassets/research/research-abstracts/2025/2025-insurance-barometer/2025-insurance-barometer-technicalsupplement.

² All riders are subject to the terms and conditions of the rider. All riders may not be available in all jurisdictions. Some states may vary the terms and conditions. There may be an additional charge associated with obtaining certain riders. Some riders may not be available in combination with other riders and/or policy features.

With one hassle-free application, you'll have the guidance of your financial professional every step of the way.

1

Begin the process by completing your online application.

2

Provide basic information and receive your initial quote after determining the face amount, riders and length of coverage right for you.

3

Effortlessly finalize your selections with your financial professional and receive a personalized underwriting decision tailored to your unique details.

4

Payment is processed quickly and easily through electronic bank transfers.

Convertibility can help keep up with changing needs

If your needs change and you need coverage for an extended period of time, you have the flexibility to convert your Term Series 166 policy to a permanent life insurance policy during your conversion period.

Having a term policy means you've locked in your insurability, and you generally won't need to give any additional evidence of insurability when you convert to permanent coverage, as long as your new policy remains consistent with your existing coverage. You can select from any of Equitable's permanent life insurance policies available at the time of conversion.³

Policy length	10 years	15 years	20 years	30 years	ART
Available to ages	18-75	18-70	18-65	18-50	30-70
Can convert to a permanent policy	During years 2-5	During years 2-7	During years 2-10	During years 2-10	During years 2-5

The maximum age at conversion is attained age 70, but the conversion period will not end until at least 3 years after the policy is issued for those under 70 — meaning a 68-year-old can convert their policy until age 71.

The Term Series 166 approach to underwriting and what that means to you

With Term Series 166, you can access coverage quickly and conveniently. Policies with face amounts of \$100,000 to \$499,999 may be eligible for **instant approval with no waiting and no underwriting delays**. For higher coverage amounts, our accelerated underwriting program

may allow you (if eligible) to skip lab work and medical exams for policies up to \$2,000,000. Need even more coverage? Full underwriting is available for policies over \$2,000,000 to ensure you receive the coverage you need for peace of mind.

Approval times and underwriting requirements depend on your answers to application questions and your agreement to use available data. Instant and Accelerated underwriting are subject to eligibility criteria.

Full underwriting typically involves labs and medical exams, which may result in lower premiums per dollar of coverage due to the additional information provided to underwriters.

³ Equitable reserves the right to determine which permanent products are available for conversion.

To learn more, contact your financial professional or visit equitable.com.

Term Series 166 may not be available in all jurisdictions. Some states may vary the terms and conditions.

A life insurance policy is backed solely by the claims-paying ability of the issuing life insurance company. It is not backed by the broker-dealer or insurance agency through which the life insurance policy is purchased or by any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of the issuing life insurance company.

Term Series 166 is issued by Equitable Financial Life Insurance Company of America, an AZ stock company with an administrative office located in Charlotte, NC, and is co-distributed by Equitable Network, LLC (Equitable

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Life Insurance: • Is Not a Deposit of Any Bank • Is Not FDIC Insured • Is Not Insured by Any Federal Government Agency
• Is Not Guaranteed by Any Bank or Savings Association • Variable Life Insurance May Go Down in Value

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