



Term new business life underwriting condensed guide



EQUITABLE



Table of contents

Not applicable to paid (inforce) change requests

- 1 Product specifications
- 2-3 Preferred underwriting criteria
- 4 BMI/build charts
- 5-6 New business life underwriting requirements
- 7 Financial underwriting requirements
- 7 Approved vendors
- 8 Financial underwriting
- 9 Foreign risk and international underwriting program
- 9 Definitions and additional information

Product specifications*

Product name	Equitable Term Series 166
Ages	18–75
Available rates	Preferred Elite Non-Tobacco, Preferred Non-Tobacco, Preferred Tobacco, Standard Plus Non-Tobacco, Standard Non-Tobacco, Standard Tobacco, Substandard Table B–Table H Non-Tobacco/Tobacco.
Flat extras	For an applicant classified as Standard, temporary and permanent flat extras are available and capped at \$20 per \$1,000. Policies classified as Preferred Elite, Preferred or Standard Plus may be issued with permanent flat extra charges, but not a temporary flat extra charge. The maximum permanent flat extra charge for these classes is \$3.50 per \$1,000.
Max face amount	\$20,000,000
Underwriting structure	Less than \$500,000: Instant decision underwriting up to and including age 60. Preferred and Standard classes available. Substandard classes available up to Table D. \$500,000 to \$2,000,000: Accelerated underwriting program up to and including age 60. Automated decisions available with impaired risk kick-outs and additional underwriter review. See pages 5–6 for associated underwriting requirements. More than \$2,000,000: Traditional underwriting path. See pages 5–6 for associated underwriting requirements.
Riders available	Living Benefits Rider for Terminal Illness, Children’s Term Insurance Rider, ¹ Disability Premium Waiver Rider.
Additional program considerations	STEP program: Available for ages 18–69 up to \$10 million. Laboratory results/physical measurements must be obtained to qualify. Foreign risk/International Underwriting Program: Foreign nationals and VISA card holders acceptable at underwriter’s discretion. See page 9 for details.

*For full product specifications, please refer to the Equitable Term Series 166 product guide.

¹ Some rider availability may vary by state and underwriter discretion.

Underwriting criteria: Preferred guidelines

All applicants			
Product	Underwriting class		
Term Series 166	Preferred Elite Non-Tobacco	Preferred Non-Tobacco	Standard Plus Non-Tobacco Preferred Tobacco ²
Tobacco use^{2,3}	No nicotine use past 5 years	No nicotine use past 3 years	No nicotine use for past 12 months to qualify for non-tobacco use rates
Alcohol and/or substance abuse	No history	No history of abuse for 8 years	No history of abuse for 6 years
Aviation (private), avocation and occupation	Preferred ratings may be allowed. Permanent flat extra up to \$3.50 per thousand may be available for all products as applicable.		
Medical history/physical condition	No personal history of cancer (except certain skin cancers), diabetes or heart disease.		
Driving history	No DWI, reckless driving or license suspension in the past 5 years No more than two moving violations in the past 3 years ⁴	No DWI, reckless driving or license suspension in the past 5 years No more than three moving violations in the past 3 years	No DWI, reckless driving or license suspension in the past 3 years No more than three moving violations in the past 3 years ⁴

² Tobacco rates will be charged if the proposed insured has a positive nicotine test or used cigarettes, e-cigarettes, hookah or vape within the last 12 months. Non-Tobacco rates available for cigar use < 12 times per year.

³ Marijuana usage: Eligible for non-tobacco rates.

⁴ Includes cell phone and texting violations.

Underwriting criteria: Preferred guidelines continued

Applicants 18–59			
Product	Underwriting class		
Term Series 166	Preferred Elite Non-Tobacco	Preferred Non-Tobacco	Standard Plus Non-Tobacco Preferred Tobacco
Family history⁵	No deaths from CAD, CVD, or Ca for M or F or S < 60	No deaths from CAD or the following Ca: breast, melanoma, colorectal, ovarian or prostate for M or F < 60	No more than one death from CAD for M and F < 60
Total cholesterol and cholesterol/HDL (if available)	300 and 5.0	300 and 5.5	300 and 6.0
Blood pressure (if available)	140/85	145/90	150/90

Applicants 60 or over			
Family history	No criteria	No criteria	No criteria
Blood pressure	150/90	150/90	150/90
Total cholesterol and cholesterol/HDL	300 and 5.0	300 and 6.0	300 and 7.0

⁵ All preferred ratings are available if death occurs from testicular, prostate, ovarian, cervical, breast or uterine cancer in a relative of the opposite sex to the proposed insured. All preferred ratings are also available if death occurred from lung cancer in a relative for proposed insureds who have never smoked.

Abbreviations are as follows: Coronary Artery Disease (CAD), Cerebrovascular Disease (CVD), Cancer (Ca), Mother (M), Father (F), Siblings (S), Blood Pressure (BP), Medication (Rx), Attending Physician Statement (APS), Motor Vehicle Report (MVR), Home Office Specimen — urinalysis (HOS).

BMI/Build charts

	BMI ages up to 59 ⁶			BMI ages 60 and up ⁶		
Product	Underwriting class	Underwriting class	Rating	Rating	Rating	Rating
Term 166	Preferred Elite Non-Tobacco	Preferred Non-Tobacco	Standard Plus Non-Tobacco Preferred Tobacco	Preferred Elite Non-Tobacco	Preferred Non-Tobacco	Standard Plus Non-Tobacco Preferred Tobacco
Height	Maximum weight BMI 28.5	Maximum weight BMI 30.5	Maximum weight BMI 32.5	Maximum weight BMI 30	Maximum weight BMI 32	Maximum weight BMI 34
4'6"	118	126	135	124	132	141
4'7"	122	131	140	129	137	146
4'8"	127	136	145	134	142	151
4'9"	132	141	150	138	148	157
4'10"	136	146	155	143	153	162
4'11"	141	151	161	148	158	168
5'0"	146	156	166	153	164	174
5'1"	151	161	172	159	169	180
5'2"	156	167	177	164	175	186
5'3"	161	172	183	169	180	192
5'4"	166	178	189	175	186	198
5'5"	171	183	195	180	192	204
5'6"	177	189	201	186	198	210
5'7"	182	195	207	191	204	217
5'8"	188	201	214	197	210	223
5'9"	193	207	220	203	217	230
5'10"	198	213	226	209	223	237
5'11"	204	219	233	215	229	244
6'0"	210	225	240	221	236	251
6'1"	216	231	247	228	242	258
6'2"	222	238	253	234	249	265
6'3"	228	244	260	240	256	272
6'4"	234	251	267	246	263	279
6'5"	241	257	274	253	270	287
6'6"	247	264	281	260	277	294
6'7"	253	271	288	266	284	302
6'8"	260	278	296	273	291	309
6'9"	266	285	303	280	299	317
6'10"	273	292	311	287	306	325
6'11"	279	299	318	294	314	333
7'0"	286	306	326	301	321	341

Note: BMI = Body Mass Index. Chart is unisex, maximum weight is in pounds.

⁶ Minimum BMI of 18.5 is required for all levels of preferred.

Life underwriting requirements:⁷ Ages 18–60

See footnotes and disclosure for other details.

See charts below for APS requirements.

Face amounts	Ages 18–39	Ages 40–50	Ages 51–60
\$100,000– \$499,999	eApp ID/MIB/MVR Non-invasive data checks* Criminal hx check	eApp ID/MIB/MVR Non-invasive data checks* Criminal hx check	eApp ID/MIB/MVR Non-invasive data checks* Criminal hx check
\$500,000– \$2,000,000	eApp ID/MIB/MVR Non-invasive data checks* Criminal hx check RUW ⁸ Path ⁷ Measurements/Blood/Urine or EHR/APS	eApp ID/MIB/MVR Non-invasive data checks* Criminal hx check RUW ⁸ Path ⁷ Measurements/Blood/Urine or EHR/APS	eApp ID/MIB/MVR Non-invasive data checks* Criminal hx check RUW ⁸ Path ⁷ Measurements/Blood/Urine or EHR/APS
\$2,000,001 or more	eApp ID/MIB/MVR Non-invasive data checks* Measurements/Blood/Urine Criminal hx check	eApp ID/MIB/MVR Non-invasive data checks* Measurements/Blood/Urine Criminal hx check	eApp ID/MIB/MVR Non-invasive data checks* Measurements/Blood/Urine NT-proBNP Criminal hx check

Instant issue: Available for ages 18 through 60 up to \$499,999. Additional requirements may be necessary for state-specific handling.

Accelerated underwriting: Paramedical exam, blood and urine may be required if case is unable to accelerate. APS or additional underwriting requirements may be required at underwriter's discretion.⁸

* Milliman IRIX 3.0 with credit, LabPiQture.

⁷ Instant Issue and accelerated underwriting program not available in Puerto Rico. Measurements/blood/urine will be required for all applicants.

⁸ **Refer to Underwriter (RUW)** Path refers to applicants who require additional underwriting review for consideration. For these applicants, requirements such as blood/urine and physical measurements, or attending physician's statements may be required subject to the underwriter's discretion.

Life underwriting requirements: Ages 61 and above

Face amounts	Ages 61–69	Ages 70–75
\$100,000–\$499,999	eApp ID/MIB/MVR Non-invasive data checks* Measurements/Blood/Urine NT-proBNP Criminal hx check	eApp ID/MIB/MVR Non-invasive data checks* Measurements/Blood/Urine NT-proBNP Criminal hx check
\$500,000–\$2,000,000	eApp ID/MIB/MVR Non-invasive data checks* Measurements/Blood/Urine NT-proBNP Criminal hx check	eApp ID/MIB/MVR Non-invasive data checks* Measurements/Blood/Urine NT-proBNP Criminal hx check
\$2,000,001 or more	eApp ID/MIB/MVR Non-invasive data checks* Measurements/Blood/Urine NT-proBNP Criminal hx check	eApp ID/MIB/MVR Non-invasive data checks* Measurements/Blood/Urine NT-proBNP Criminal hx check

APS requirements	
Issue age	Amount
18–60	> \$5,000,000
61–69	> \$1,000,000
70+	All amounts

The following conditions will not qualify for Term Series 166**:	
Illegal use of drugs (excluding marijuana) or alcohol/drug abuse treatment in past 3 years	Schizophrenia diagnosed in past 5 years; suicide attempt or ideation in past 3 years
Alzheimer's, dementia, cognitive impairment, ALS	Heart valve surgery within past 12 months
Heart surgery (e.g., bypass or stent) within the past 3 months	Stroke, TIA or seizure disorder diagnosed within past 6 months
Pending criminal convictions or current incarceration	Renal dialysis
Heart failure, heart transplant, defibrillator implanted, cirrhosis of the liver, chronic pancreatitis	Diabetes requiring hospitalization within past 12 months or with complication resulting in amputation
Cancer of the liver, lung, or pancreas	AIDS (Acquired Immunodeficiency Syndrome)

* Milliman IRIX 3.0 with credit, Milliman IRIX rules, LabPiQture.

** This list contains the most common conditions/impairments that warrant a declination. Other decline situations are possible.

Financial underwriting requirements

See page 9 for definitions and additional information.

Face amounts	Ages 69 and below	Ages 70 and above
Up to \$2,000,000	N/A	For trusts: complete trust document
\$2,000,001–\$5,000,000	N/A	For trusts: complete trust document
\$5,000,001–\$10,000,000	• elnInspection and national credit file	• Inspection report • Documentation of net worth by disinterested third party • For trusts: complete trust document
\$10,000,001+	• elnInspection and national credit file • Documentation of net worth by disinterested third party • For trusts: complete trust document • Prior year's federal income tax statement; for business coverage, corporate business financial statements acceptable in lieu of personal income or business tax returns. Business financial statements must include proposed insured's/owner's income or compensation; otherwise, copies of the client's personal or business tax returns will be required.	• Inspection report • Documentation of net worth by disinterested third party • For trusts: complete trust document • Prior year's federal income tax statement; for business coverage, corporate business financial statements acceptable in lieu of personal income or business tax returns. Business financial statements must include proposed insured's/owner's income or compensation; otherwise, copies of the client's personal or business tax returns will be required.

Approved vendors

Approved paramedical vendors		
APPS (American Para Professional Services) (800) 727-2101 appslive.com	ExamOne (a Quest Diagnostics Company) examone.com Please note: online orders only	
Approved APS retrieval services		Approved laboratory testing services
Parameds.com (888) 766-3999 or (718) 575-2000 parameds.com	Express Imaging Services (EIS) (888) 846-8804 eiscallcenter.com	CRL (Clinical Reference Lab)
		Approved inspection report services
		LexisNexis

Financial underwriting

		Growth potential	
		Maximum	Age
Income replacement	Working individual — All sources of earned income, including salary, bonus or other deferred compensation or gross annual earned income	30x income	18–40
		25x income	41–45
	Non-working spouse, co-breadwinner and other dependent adults — To determine if any amount is available, require income information and amount of insurance on breadwinner	20x income	46–55
		15x income	56–60
	Unemployed — To determine if any amount is available, require information regarding past earnings, current assets, past and future occupation contemplated	10x income	61–70
		5x income	71–75
Estate planning	Need clear figure of net worth	50%–75% life expectancy x appropriate estate growth factor x applicable tax rate	
		Age	Estate growth
		< 70	7%
		70–75	6%
Future inheritance	- Donor must be age 70 or older; If donor < 70, a detailed explanation from independent source must be submitted confirming life expectancy < 5 years - Cover letter containing estate planning details - Applicable trust documents, will or other third-party verification of expected inheritance - Verification of net worth of parent(s) or bequeather(s)	Growth rate factor up to 3%–5% for a maximum of 10 years	
Debt repayment	Amount of loan, loan duration, date loan committed, name of lender and collateral pledged to secure loan	Loan duration at least 5 years — 100% of loan amount x% ownership of business	

Purpose	Description/Criteria	Amounts
Business		
Buy-Sell	- Insured percentage of ownership in business - Cover letter regarding buy-sell arrangement - Confirmation that buy-sell agreement has been executed, information regarding business partners applied in like manner	Percent ownership x market value of business; in some cases, coverage is available based on projected value of business, not to exceed 2x market value
Key person	Cover letter describing how amount was determined	10x compensation (salary plus bonus)
Employee benefit	Cover letter describing how amount was determined, who is covered, formula for determining coverage amount and size of company	Individual consideration
Debt repayment	Amount of loan, loan duration, date loan committed, name of lender and collateral pledged to secure loan	Loan duration at least 5 years — 100% of loan amount x% ownership of business

Foreign risk

Criteria	Program details
Acceptable visas	All of following visas allowed: E, G, H, K, L, N, NATO, O, P, R, T, TN, TD, TPS, U, V, EAC
Necessary requirements	- Copy of visa to include number and letter - Copy of passport with date of entry to U.S. - Normal age/amount guidelines - Valid SSN - Full-time employment - U.S. residence for 1 year
Face amounts	Minimum face amount: \$500,000 (not available for instant decision); Maximum face amount: \$10 million
Ratings available	Preferred classes available, if otherwise qualifies per underwriter discretion
Additional details	- Riders not available for this program - Additional financial documentation may be necessary to determine face amount justification

Definitions and additional information

Face amount	All life insurance inforce and applied for with Equitable Financial, Equitable America and/or affiliates within the past 12 months from the date of the application. This includes ultimate death benefit amounts of any policy or rider (e.g., ROPR).
Paramedical exams and laboratory test results	Valid up to 12 months for proposed insureds under age 70; otherwise, up to 6 months. Requirements completed for another carrier will be considered on a case-by-case basis. Equitable reserves the right to request additional requirements if our specifications are not met.
MVR, pharmaceutical profile (Rx check), eInspection Report (EIR) and National Credit File (NCF)	Will be ordered by the home office.
Attending physician statement (APS)	Refer to Life underwriting requirements charts. An APS may also be needed to verify the proposed insured's medical history. An APS is not needed for physicals completed for employment, school, insurance, military, FAA (aviation) and Department of Transportation.
Inspection report	A telephone interview with the proposed insured by our preferred vendor to confirm information provided on the application and questionnaires such as the proposed insured's personal data, habits, insurance activity, health, finances, etc.
Documentation of net worth by independent third party	Balance sheets, profit and loss statements, other pro forma documents are examples of acceptable forms of documentation.

Equitable reserves the right to request additional requirements whenever these are deemed necessary. The requirements submitted do not guarantee any specific underwriting rate classification.

For case management and/or underwriting support, please call (888) 438-6395.

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