



Term Series 166: FAQs

Product FAQs

What premium payment methods are accepted?

EFT is the only premium payment method accepted, regardless of premium mode.

Alternate payment methods will be available only if required by state regulation.

What options are there for clients who want or need to reduce their premium and face amount?

The face amount can be decreased after the first policy year with no additional underwriting required. Face amount decreases are limited to a cumulative 35% reduction in policy years 2 – 5, and 50% after policy year 5. Decreasing the face amount will reduce the required premium.

Does Term Series 166 offer term conversions?

Yes, conversions will be available after the first policy year. The term policy can be converted to any permanent products Equitable makes available at the time of conversion.

Please refer to the product guide for more information.

Are term conversion credits available?

No, Term Series 166 does not offer term conversion credits.

How are Production Credits calculated for Term Series 166?

Production Credits are calculated similarly to how they are calculated for Term Series 160.

What ratings can instant-issue approvals receive?

Instant decision underwriting is available up to and including age 60 for all Preferred and Standard classes. Substandard classes available up to Table D.

eApplication FAQs

How can Financial Professionals access the Term Series 166 eApplication?

There will be a new icon in the Tools section of the advisor portal that will take Financial Professionals directly to the eApplication and log them in automatically.

Does Term Series 166 use the same send to client feature as Term-in-10SM?

Since Term Series 166 is managed on a different eApplication system, the send to client experience will be different.

Is send to client required with this product?

No, Financial Professionals can complete the personal history and medical questions with the client or can opt to use send to client.

Can applications for Term Series 166 be submitted on the weekends?

The system is unavailable weekdays from 9:30 PM ET to 5:30 AM ET and all day on weekends and holidays.

Is it required to provide bank draft information during the application process?

Yes, bank draft information must be provided since EFT is the only payment method available. Only the routing and account number are needed. Voided checks and bank letters are not required.



Is there any flexibility with the order in which the application gets completed? For example, can the medical questionnaire be sent at the beginning of the application process?

No, the flow of the application does not provide such flexibility.

Is the eApplication available via Change User Role (CUR)?

Yes, you can enable CUR for Term Series 166 by enabling the "Write" option for "Equitable Term Portal".

Are there restrictions on the number and/or types of beneficiaries allowed?

There are 10 beneficiary slots available to support both primary and contingent beneficiaries. Some beneficiaries will be subject to underwriting review.

What should I expect on status updates?

You can track application status in the Application Management section of the portal. This area allows you to check status, resume applications, and view generated documents such as the policy package after issue. In addition, you will receive email notifications and reminders throughout the process as the application progresses or requires action.

What do I do if the application gets kicked out of instant issue?

For cases \$500,000 and above, the case will either be referred to an underwriter for review, or could be automatically declined in some instances. For cases below \$500,000, there is no underwriting review. A final decision will be either an offer or a decline.

Why can't I print a quote/PDF?

Term Series 166 uses a streamlined quoting approach rather than traditional illustrations. Quotes are generated directly within the Afficiency platform, so you can easily review and share the information with your client from there.

Can I get 10/15/20/30-year quote on one page to show my client?

The quote builder allows you to select and adjust term lengths (10, 15, 20, or 30 years). However, the platform does not provide a single-page multi-term comparison view.

Will policies appear in my portal after issue?

Policy packets are available for 180 days on the Afficiency Application Management platform. They will not be on the Equitable portal.

Process FAQs

How long is an approved offer valid?

An approved offer is valid for 30 days.

Will quotes for Term Series 166 be run in the same place as illustrations for Equitable's permanent products?

No, quotes for Term Series 166 are not available in AEGIS. To run Term Series 166 quotes, users must access the new portal. Illustrations for permanent products will continue to be available in AEGIS.

Can Term Series 166 policies be added to clients' existing list bill plans?

No, list bills are not currently supported for Term Series 166.

Why might the approved face amount differ from what was applied for?

The applied face amount is a quote until underwriting is complete. Final approved coverage is subject to underwriting review and may differ from the requested amount.



Is any training required to submit a Term Series 166 application?

No, formal training is not required. However, there will be a Term Series 166 course added to Equitable Advisors Virtual University.

How do I submit a term/perm combination case?

Term and permanent products are not submitted together in this process. Term is submitted through the platform, and permanent coverage would be handled separately or through a later term conversion, if applicable.

When do I get paid? Are commissions annualized?

Commissions are annualized and follow the standard Equitable commission schedule. For compensation-related questions, contact NOCCommissionsTeam@equitable.com.

Contact FAQs

Pre-issue

- **Sales / pre-application help:** Equitable Life Sales Desk – (800) 289-1101 (Option 1)
- **Underwriting:** RGA – (888) 438-6395
- **Portal or application error messages:** Use the Agent Portal support feature. Click **Contact Support** to start a live chat or submit a ticket. You can also submit a ticket through Application Management in the portal.

Post-issue

- **General administrative help:** Continental General Services – (866) 760-3814

**For any additional questions please contact the Life Sales Desk at
(800) 289-1101 (Option 1)**

Important information

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 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.

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