



EQUITABLE

Term Series

Fact card

Term life insurance generally provides life insurance protection for a stated period, such as 20 or 30 years. If the insured dies while the policy is in effect, the policy's named beneficiaries will receive the amount of the death benefit, generally income tax-free. Since term insurance can be purchased in large amounts for a relatively small initial premium, it is well-suited for shorter-term protection goals. For example, when parents are in the child-rearing stages of life, they may require additional life insurance to help protect those who depend on them.

Product availability	Issue ages ¹	Minimum face amount
Term 10	18-75	\$100,000
Term 15	18-70	\$100,000
Term 20	18-65	\$100,000
Term 30	18-50	\$100,000
ART (Annual Renewable Term)	30-70	\$100,000

Underwriting structure

Less than \$500,000

Instant decision underwriting. Preferred and Standard classes available. Substandard classes available up to Table D. Up to age 60 for instant decision.

\$500,000 to \$2 million

If you apply for a face amount between \$500,000 and \$2 million, you may be eligible for a faster response thanks to this product's accelerated underwriting program. Although some applications will require additional underwriting review, many can be **accelerated** and receive an automated decision. Up to age 60 for accelerated program.

Greater than \$2 million

Traditional underwriting path.

Term Series 166 offers one easy, electronic process that seamlessly delivers the most appropriate underwriting scenario based on face amount.

Underwriting classes

Preferred elite nontobacco user

Preferred nontobacco user

Preferred tobacco user

Standard plus nontobacco user

Standard nontobacco user

Standard tobacco user

Substandard classes are available for both standard nontobacco and tobacco users.

Important note

This fact card highlights the features and benefits of this product. It is not a complete description of all material provisions of the policy. For more complete information, please refer to the product guide.

Premiums



- Premiums can be paid annually, semi-annually, quarterly or monthly on a scheduled basis. Regular payment of premiums is required to maintain coverage. All premiums must be paid via bank electronic fund transfer.
- Premiums 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.
- For ART, premiums are guaranteed and increase annually.

Riders and features²

Optional riders available only at issue with eligible policies for an additional charge:

Children's Term Insurance Rider

Provides insurance protection on the lives of the insured's children, stepchildren and legally adopted children. This rider is not convertible.

Disability Premium Waiver Rider

Waives the scheduled premiums due upon receipt of proof that total disability of the insured has existed continuously for at least six (6) months.

Rider automatically included with eligible policies at no additional charge:

Living Benefits Rider

Provides the policyowner with a portion of the death benefit if the insured is diagnosed as being terminally ill (generally with no more than 12 months to live).

Conversions

Converting a term policy to a permanent plan

As their family grows or their business expands, clients' needs may change, and they may realize term insurance no longer addresses their present or future needs. Permanent insurance offers more benefits than term insurance, which include lifelong protection and the potential to accumulate cash value on a tax-deferred basis. When clients decide they need to purchase permanent insurance, they may be eligible to convert their Equitable term insurance policy to an Equitable Financial or Equitable America single life permanent policy. They may consider this after the first policy year through the end of the conversion period as stated in the policy. Policies with an active disability waiver claim may not be converted. Please keep in mind when clients convert, their new policy will have rates based upon the same underwriting class or the underwriting class most similar to the one on their term policy. This privilege generally has no additional underwriting requirements unless there is an increase in face amount, a request for new riders or benefits not included in the original term policy, or there is a request for reduction in rating.

Conversion periods

Clients can convert as follows:

- Term 10: Policy years 2-5
- Term 15: Policy years 2-7
- Term 20: Policy years 2-10
- Term 30: Policy years 2-10
- ART: Policy years 2-5

Note: Maximum age at conversion is attained age 70, but the conversion period will not end until at least 3 years after policy issue for issue ages under 70. For example, a policy issued to a 68-year-old could be converted until the insured's attained age 71.

Product availability for term conversions³

Contact the Life Insurance Sales Desk for a list of product(s) currently available to clients.

Additional facts

Tobacco user status change	A policyowner who was issued a policy where the insured was a tobacco user can apply for an underwriting class change to nontobacco user status after the first policy year. The change requires underwriting.
Face amount changes	Face amount increases are not allowed. 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.
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 1 year after issue or 2 years after the last rate class consideration and will be subject to underwriting.
Rider additions	All riders are available only at issue and may not be added after issue.
Rider terminations	Subject to Equitable's rules and the terms of the rider, the policyowner may submit a request to cancel rider coverages generally after the first policy year. Scheduled premiums are adjusted accordingly.

**To learn more, reach out to our
Sales Desk at (800) 289-1101, Option 1
for product and pre-application support.**

1 Issue age is the insured's age at their nearest birthday.

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.

3 Subject to our rules in effect at the time of conversion.

Important information

Not all products, features and riders are available in all jurisdictions. Refer to the product guide for complete details.

Life insurance is subject to exclusions, limitations and terms for keeping it in force.

Term Series 166 is issued by Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with an administrative office located in Charlotte, NC, and is distributed by Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN) and Equitable Distributors, LLC, 1345 Avenue of the Americas, NY, NY 10105.

Level term policy form #s: ICC25-T166 or state variation.

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.

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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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