



EQUITABLE

# Our Easy Underwriting program has expanded

Now, more than ever, Equitable is committed to making the purchase of life insurance less invasive for clients. That's why we're making changes to our Easy Underwriting program — to give more clients the potential to benefit from underwriting that does not include paramedical exams or labs.

## More policies are eligible for easy underwriting

Our new, broader parameters are shown here:

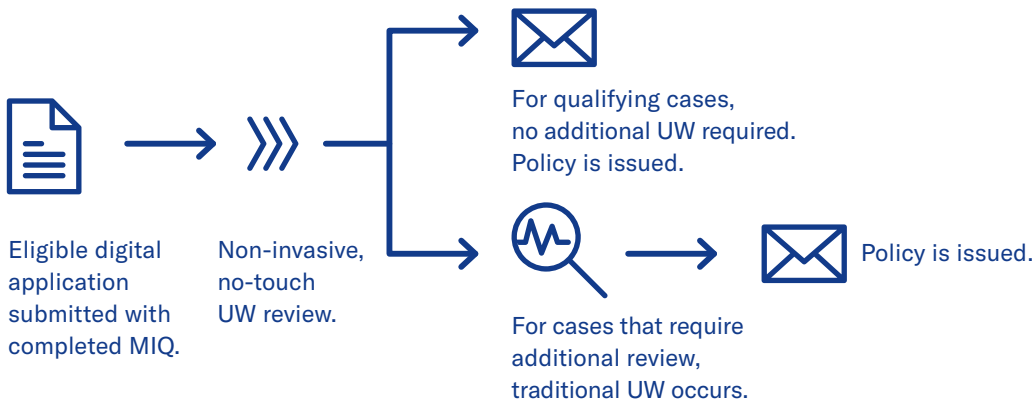
Applicants	Products	Face amount
Age 18-60 U.S. citizen or permanent resident, both permanently residing in the United States	VUL Optimizer® VUL Legacy <sup>SM</sup> BrightLife® Grow Term 10, 15, 20, ART	Up to and including \$2,000,000

Cases that fall outside of these criteria will be processed using traditional underwriting requirements or, if applicable, another underwriting program.

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

# Here's how the process works for non-invasive, no-touch underwriting

All eligible cases submitted with a completed Medical Information Questionnaire via eApp are automatically enrolled in the Easy Underwriting program. Once a case is submitted, Equitable will utilize non-invasive and no-touch medical and non-medical resources, including electronic health records, to conduct the underwriting review. In some cases, an APS may be ordered. There are no underwriting class restrictions on qualifying cases; all Preferred, Standard and Substandard risk classes are available on qualifying cases, subject to product limitations.



You will be alerted via eApp when a case is eligible for Easy Underwriting and encouraged to complete the Medical Information Questionnaire.

To learn more, call the Life Insurance Sales Desk or visit [equitableLIFT.com](http://equitableLIFT.com).

Some exclusions apply. Cases that qualify must not have applied to Equitable in the past 12 months or another carrier in the past 6 months. Additionally, total lifetime face amount limit for all products obtained through Easy Underwriting combined is \$2,000,000. On a random basis, a small number of cases will be held for traditional underwriting for quality assurance purposes and to ensure the continued viability of the program.

Life insurance products are issued by Equitable Financial Life Insurance Company (NY, NY) or Equitable Financial Life Insurance Company of America, an Arizona stock corporation with its main administration office in Jersey City, NJ 07310; 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. Variable products are co-distributed by Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN) and Equitable Distributors, LLC. When sold by New York state-based (i.e., domiciled) financial professionals, life insurance products are issued by Equitable Financial Life Insurance Company (NY, NY).

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.

References to Equitable in this brochure 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 (NY, NY); Equitable Financial Life Insurance Company of America, an AZ stock company with main administrative headquarters in Jersey City, NJ; 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.

