



Streamlined Underwriting for Accumulation Products

As we face continued uncertainty in the world around us, Equitable is dedicated to supporting and serving you and your clients — safely and effectively — with limited disruption to your business. Like many of you, we are evolving and changing the way we do business to accommodate the recommended and mandated guidelines for social distancing.

Temporary underwriting program to encourage social distancing

To help keep us all safe and healthy, we will temporarily offer a streamlined underwriting program, eliminating lab and paramed requirements on qualifying cases. Instead, we will be using non-invasive, no-touch medical and non-medical resources to underwrite cases.

Criteria:

- Products: COIL Institutional SeriesSM, VUL OptimizerSM, BrightLife[®] Grow
- Age: Up to and including 55
- Face Amount: Up to and including \$2 million
- Funding Pattern: For VUL OptimizerSM and BrightLife[®] Grow ONLY, illustrated funding must reflect at least five times target premium within first five years

Additional Information:

- Cases that qualify are automatically enrolled in the program
- VUL Optimizer and BrightLife[®] Grow qualifying cases are limited to best class of Standard Plus; COIL Institutional SeriesSM qualifying cases are limited to best class of Preferred
- Program is available in all states
- While all qualifying submissions are eligible, digital submissions are encouraged to best comply with social distancing recommendations

- Qualifying cases are also eligible for underwriting for the Long-Term Care ServicesSM Rider (LTCSR)
- Underwriting will review a fully completed application, including a Medical Information Questionnaire and other non-invasive, no-touch medical and non-medical resources; Attending Physician's report will be requested in some situations
- Cases that do not qualify will be processed via Equitable's traditional underwriting guidelines as quickly as possible

Why accumulation products?

With markets at three-year lows, now is a great time to take advantage of our competitive accumulation-oriented lineup. While this program limits the attainable risk classification, accumulation-oriented cases that fall within the qualifying criteria should experience little impact — illustrated cash value and distributions on a typical Standard Plus case are generally within 5% of those values, with limited exceptions, on the same case at Preferred Elite.

Fully complete the application for quickest results

To maximize program efficiency and effectiveness, fully complete all medical history and personal information on the application prior to submission, including details on visits, treatments, and other information.

**For questions or additional information
please call the Sales Desk.**

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