



WHY IT MAKES SENSE

Equimax can help you:

- **Create an inheritance** The tax-free death benefit creates an instant legacy.
- **Preserve an inheritance** Your beneficiaries can use the proceeds to cover final expenses, estate taxes and fees, keeping their inheritance intact.
- **Build wealth you can access** Use the cash value to supplement your retirement income, help pay for your children's education or financial needs, or even pay future premiums on your policy.
- **Provide for your loved ones** The death benefit can be used to replace your income and maintain your family's lifestyle.

EQUIMAX: IT'S IDEAL

If you are looking for guarantees (premiums, cash values and death benefit) and the ability to create wealth or preserve an estate, Equimax may be right for you.

Talk to your advisor about **Equimax** today.

equimax

EQUITABLE LIFE OF CANADA. A wise choice.

Through personal service, superior products and an ongoing commitment to mutuality, Equitable Life can assist you in reaching your financial goals. Whether you're making your first investment, building your financial plan, or looking for ways to protect what is most important to you, we have the solutions you need. With customer-centred staff, and a prudent investment strategy focused on long-term stability, growth and profitability, we also have the focus and expertise you need. In all aspects of your life, we're committed to helping you achieve the financial future you're looking for, by putting you first.

While Equitable Life has made every effort to ensure the accuracy of the information presented here, the policy contract governs in all cases.



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WISE THINKING FOR YOUR FINANCIAL PLANS



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Whether you're accumulating wealth or preserving your estate, Equimax® has you covered.



WHAT IT IS

Equimax is a participating (par) permanent whole life insurance policy that not only ensures a tax-efficient transfer of assets to your heirs, but also gives you access to the cash value in your policy if you need it.

HOW IT WORKS

Equimax provides traditional whole life insurance benefits including:

- Guaranteed premiums, cash values and death benefit,
- Choice of two plan types to meet your short or long-term goals,
- Choice of Life Pay or 20 Pay (premiums payable for 20 years),
- Ability to increase the tax-sheltered growth within the plan by making additional deposits,¹
- Participating policy eligible to receive dividends,²
- Flexibility to choose one of 5 options to receive dividends, including receiving them in cash, using them to reduce your premium, or to increase the death benefit of your policy.²

THE VALUE OF OWNERSHIP

Equitable Life is the largest federally regulated mutual life insurance company in Canada. Our participating policyholders are our owners. With no shareholders to answer to, we operate in the best interest of our policyholders.

A UNIQUE, STABLE INVESTMENT

In a low interest rate environment where guarantees are rare, Equimax provides a stable, hands-off investment option that offers tax-sheltered growth.

THE RIGHT PLAN TO MEET YOUR NEEDS

Equimax Estate Builder™ and Equimax Wealth Accumulator™ offer permanent whole life insurance coverage plus access to cash values.³ Choose the plan that best meets your savings goals and financial needs.

Equimax Estate Builder	Equimax Wealth Accumulator
For those looking for higher long-term value. Ideal for covering estate taxes and fees so your assets pass intact to your heirs.	For those looking for higher early cash values within the first 20 years. Ideal for building wealth you can access for things like business needs or to supplement your retirement income.

CUSTOMIZING YOUR PLAN

Optional Riders⁴ and plan features allow you to customize your plan to meet your changing needs. These include:

- **Disability Waiver of Premium Rider** can be purchased on the life insured and/or the payor/applicant of the policy. It allows premiums to be waived if the person(s) insured under the Rider becomes totally disabled⁵ for an extended period.
- **Term Insurance Riders** can be added to cover temporary insurance needs. Preferred underwriting rewards you for your good health and lifestyle.
- **Children's Protection Rider** provides Term insurance protection for all of your children under one convenient plan. They have the option to purchase their own insurance between the ages of 21 and 25, without evidence of insurability.
- **Excelsator Deposit Option** allows you to accelerate the tax-sheltered growth in your policy by making additional deposits¹ above the required guaranteed premium. Those deposits buy paid-up insurance which may immediately increase the total death benefit and total cash value of your policy.

¹Limits are set on the amount of deposits you can make to ensure the policy remains tax-exempt under the Income Tax Act (Canada).
²Dividends are not guaranteed. They are subject to change, and will vary based on the actual investment returns in the Participating Account as well as mortality, expense, lapse, claims experience, taxes and other experience of the participating block of policies. They have the potential to increase the value of your policy above the guaranteed amount, depending on the Dividend Option selected.

³The cash value of the policy is accessible via a withdrawal, a policy loan or both and may be subject to taxation. ⁴Restrictions may apply. If a 20 Pay payment period is selected, premiums for optional Riders and benefits may extend beyond 20 years. See contract for details. ⁵Total disability must occur prior to their 60th birthday and last for six consecutive months. See contract for details.