



How the right life insurance can help employees

With the right life insurance in place, your employees can help protect their loved ones and find the financial stability they need, when they need it most.

Life insurance is an important part of any smart financial strategy

62% of U.S. households without life insurance say they'd be in immediate financial trouble if a primary wage earner died.¹

Today few have the coverage they need

48% of households (60 million) have an average life insurance coverage gap of



\$200,000.¹



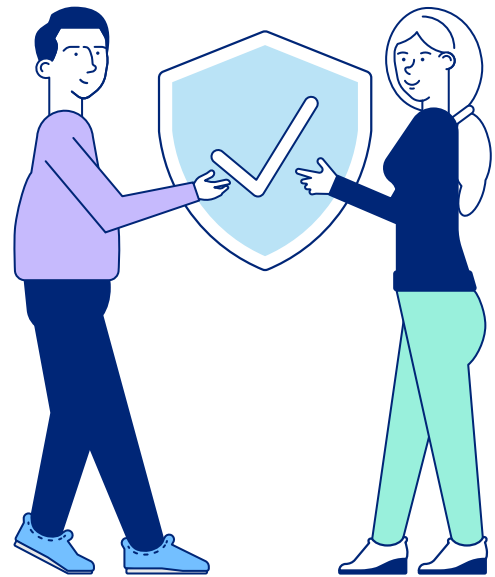
Nearly all understand the importance of life insurance, but perceive barriers to buying it

Nearly 2/3 say they can't afford life insurance, though many overestimate the cost by as much as

300%

58%

of people aren't sure what to buy or how much to buy.¹



Offering the right life insurance can help

A life insurance policy can help employees offset financial burdens during a difficult time, allowing them to:



Replace income



Fund a child's education



Pay off a mortgage

Why choose Equitable?

Your plan, your way



Flexible plan benefits and guaranteed issue maximums allow you to design a plan to fit your budget and your employees' needs.



Includes the accelerated death benefit, which allows the insured employee or spouse to access up to 75% of their group term life coverage while still alive if they have a terminal illness, cognitive impairment or loss of two or more activities of daily living. There are no restrictions on how these funds can be utilized by the insured.



Line of Duty benefit option available to pay an additional death benefit for those killed while working (i.e., fire or police).

Accidental Death & Dismemberment (AD&D) coverage

Include AD&D coverage to provide additional benefits for losses due to accidents.



Customize your AD&D coverage by including any number of available options.

Travel assistance program²



Emergency medical transportation and medical assistance for referrals and physician dispatching, coordinating hospital admissions and monitoring critical care.



Travel assistance for lost documents or luggage, emergency cash and message transmission, and legal referrals.



Identity theft recovery and resolution assistance.

To learn more, visit equitable.com/employeebenefits.

Suite of Insurance Products



Dental



Vision



Life



Short-Term Disability



Long-Term Disability



Accident



Critical Illness

1 Life Insurance Ownership in Focus: U.S. Household Trends 2016 LIMRA Ownership Study.

2 This program is not available in the state of New York.

The policy has limitations and exclusions. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Policy form/contract ICC18 MOEBPLI; ICC18 AXEBPLI; MOEBP0618 LI; AXEBP0618 LI and state variations.

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