



EQUITABLE



Term Life Insurance



# Protection for the lives you care about most

## Pays a benefit to your loved ones to help cover costs if you should pass away

The right life insurance coverage can help protect your loved ones and help provide financial stability when they need it most. They can use the benefit to fund a child's education, pay off a mortgage or pay for everyday expenses.

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**More than a third of households would feel the financial impact within 1 month if the primary wage earner died.<sup>2</sup>**

**Today, few have the coverage they need. And 48% of households (60 million) have an average life insurance coverage gap of \$200,000.<sup>3</sup>**

## What it does



Provides certain financial protection for your loved ones during a specific period of time.<sup>1</sup>

## How it works



Pays a lump-sum benefit if you should pass away. The benefit will go to your beneficiaries, who are the ones you selected to receive payments from your insurance plan. This benefit does not accumulate any cash value.<sup>1</sup>

## What it doesn't do



Cover you for life. That's because group policies only provide protection while you are actively at work for your employer. Check with your benefits representative for your company's specific plan details.<sup>1</sup>

To learn more, visit [equitable.com/EBLife](https://equitable.com/EBLife).

1 The policy has limitations and exclusions. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Please read your certificate carefully for complete details regarding your benefits, reductions, limitations and exclusions. Policy form/contract ICC18 MOEBPLI; ICC18 AXEBPLI; MOEBP0618 LI; AXEBP0618 LI; and state variations.

2 2018 Insurance Barometer Study, Life Happens and LIMRA.

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

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