



EQUITABLE

BULLETIN

Life Business

- New
- Update

Category

- Products
- Underwriting
- New Business
- Marketing
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- Miscellaneous

Channel: Retail Independent

Bulletin number: Retail FB20-054, Independent AD20-0326 (March 26, 2020)

Subject: Accumulation Streamlined Underwriting Program

Main message: Introducing a program focused on delivering critical underwriting solutions for new life insurance applications during the evolving COVID-19 pandemic. Qualifying cases will undergo streamlined risk classification and underwriting to ensure Equitable continues to meet client needs.

Who: Financial Professionals

What: Accumulation Streamlined Underwriting Program

Where: Program details are listed below.

When: Promotion begins April 1, 2020

Why: To accommodate recommended and mandated guidelines limiting personal interaction, Equitable will temporarily offer a streamlined underwriting program eliminating the requirement for lab testing or paramedical exams on qualifying cases.

How: Provide a fully completed application, including a Medical Information Questionnaire, and Equitable will use every non-invasive and no-touch medical/non-medical resource available to underwrite these cases.

For more info:

Advisors Life Sales Desk: 1-800-289-1101
Independent Life Sales Desk: 1-800-924-6669
equitable.com/resources-life

Program details

Eligibility

Insurance age	Up to (and including) 55*
Face amounts	Up to (and including) \$2 million*
Products	COIL Institutional Series SM VUL Optimizer SM BrightLife [®] Grow
Funding pattern	For VUL Optimizer SM and BrightLife [®] Grow ONLY, illustrated funding must reflect equivalent of target premium or greater in each of the first five policy years

*Subject to product specifications

Exclusions

- Applies to New Business only

Program features and benefits

- Get your clients the coverage they need with a streamlined underwriting program eliminating the requirement for a paramedical exam or labs on qualifying cases.
- Cases that qualify are automatically enrolled in the program; best fit is for healthy insureds.
- VUL OptimizerSM 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.
- The program is available in all states.
- Qualifying cases are also eligible for LTCSR, DDP/DDW, CTR, CLR, CV Plus Rider, and SOI where available and subject to underwriting.

Underwriting requirements

1. A completed AXA Equitable or MLOA application and Medical Information Questionnaire (MIQ)**
 - Any other application supplement forms/questionnaires, where applicable
2. MIB, MVR and prescription check will be ordered by the home office
3. Additional non-invasive and no-touch medical and non-medical resources may be checked to support the underwriting review.
4. An APS will be required on all cases on clients over age 50 but may be required at younger ages or to assess a specific medical impairment.

** While all qualifying submissions are eligible, digital submissions are encouraged to best comply with social-distancing recommendations

Reservation of rights

The company reserves the right to amend, alter, modify or terminate this promotion at any time in its sole discretion.

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