

**Annual Premium Rates per \$1,000 of Face Amount
\$45 annual Policy Fee**

Level Product

| Issue Age | Preferred Class | | Standard Class | |
|-----------|-----------------|--------|----------------|--------|
| | Male | Female | Male | Female |
| 50 | 33.25 | 24.42 | 53.68 | 40.07 |
| 51 | 34.11 | 25.17 | 55.35 | 41.31 |
| 52 | 34.96 | 25.92 | 57.06 | 42.58 |
| 53 | 35.82 | 26.67 | 59.91 | 44.72 |
| 54 | 36.67 | 27.42 | 62.31 | 46.51 |
| 55 | 37.53 | 28.15 | 64.80 | 48.36 |
| 56 | 39.62 | 29.19 | 67.39 | 50.29 |
| 57 | 40.66 | 31.28 | 73.09 | 52.59 |
| 58 | 42.75 | 32.32 | 76.75 | 54.69 |
| 59 | 44.83 | 34.41 | 80.58 | 56.88 |
| 60 | 46.92 | 35.45 | 84.62 | 59.15 |
| 61 | 49.00 | 37.53 | 88.84 | 61.52 |
| 62 | 52.14 | 39.62 | 94.50 | 62.81 |
| 63 | 54.22 | 41.71 | 99.22 | 65.95 |
| 64 | 57.35 | 43.80 | 104.19 | 69.25 |
| 65 | 60.48 | 45.88 | 109.40 | 72.71 |
| 66 | 63.61 | 47.97 | 114.86 | 76.35 |
| 67 | 67.77 | 50.05 | 124.28 | 80.08 |
| 68 | 71.94 | 53.17 | 129.26 | 84.08 |
| 69 | 76.11 | 55.26 | 134.42 | 88.28 |
| 70 | 81.33 | 58.39 | 143.83 | 92.70 |
| 71 | 86.54 | 62.55 | 153.90 | 99.19 |
| 72 | 92.80 | 65.68 | 166.08 | 109.98 |
| 73 | 99.05 | 70.90 | 174.39 | 115.48 |
| 74 | 105.30 | 75.07 | 183.10 | 123.56 |
| 75 | 112.60 | 81.33 | 192.26 | 132.21 |
| 76 | 123.47 | 90.70 | 203.79 | 140.14 |
| 77 | 134.31 | 100.07 | 220.51 | 152.34 |
| 78 | 145.17 | 109.45 | 235.95 | 166.05 |
| 79 | 156.02 | 118.83 | 252.47 | 179.33 |
| 80 | 166.89 | 128.21 | 270.14 | 193.68 |
| 81 | 177.94 | 139.25 | | |
| 82 | 190.10 | 150.31 | | |
| 83 | 203.36 | 163.57 | | |
| 84 | 216.62 | 176.83 | | |
| 85 | 230.98 | 191.20 | | |

Graded Product

| | Male | Female |
|--|--------|--------|
| | 107.03 | 82.06 |
| | 110.93 | 85.03 |
| | 115.80 | 88.77 |
| | 119.71 | 91.77 |
| | 123.94 | 95.02 |
| | 128.82 | 98.77 |
| | 133.70 | 102.50 |
| | 136.96 | 104.99 |
| | 141.83 | 108.72 |
| | 146.70 | 112.47 |
| | 150.61 | 115.48 |
| | 156.15 | 119.71 |
| | 161.68 | 123.96 |
| | 167.21 | 128.19 |
| | 174.36 | 133.67 |
| | 181.52 | 139.17 |
| | 190.56 | 146.11 |
| | 200.74 | 153.92 |
| | 211.75 | 162.36 |
| | 223.63 | 171.46 |
| | 255.33 | 180.69 |
| | 271.22 | 191.93 |
| | 289.22 | 204.69 |
| | 308.30 | 218.18 |
| | 329.20 | 232.97 |
| | 351.60 | 248.83 |

Monthly Bank Draft = Annual Premium + \$45 x .085

Heritage

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**A Whole Life Plan
To Protect Those You Love**



Equitable Life & Casualty Insurance Company

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SUBMITTING THE APPLICATION

To submit an application using the **Express Application Process**:

To submit an application using the Express Application Process:

- Using the medical questions from the application, pre-qualify the applicant. If the applicant does not qualify for the Level product but does qualify for the Graded product, be sure the prospect will accept that coverage before proceeding.
- Have the applicant read The Notice of Information Practices and Privacy Policy. **The Privacy Policy must be read by the applicant or the agent must read it to the applicant, prior to calling to start the Express application. If the applicant states they have not received a copy of the Privacy Policy, or had it read to them by the agent, the interview cannot be completed.**
- Provide a copy of the Life Buyer's Guide to the applicant.

The telephone interviewer will ask you, the agent, for the following information:

1. Is this an Express or Regular application? (your answer should be "Express")
2. The telephone number you are calling from.
3. Your name and agent number.
4. Is there a splitting agent involved? If yes:
 - a. Splitting agent's name and agent number; split percentage
5. Client's first, middle and last name
6. Product information:
 - a. Face amount
 - b. Plan applying for (Level or Graded)
 - c. Will the automatic premium loan be included?

The policy must be paid by bank draft so be sure you know whether it is a checking or savings account. **DO NOT COLLECT PREMIUM OR A VOIDED CHECK.** Premiums will be deducted automatically for the first AND subsequent months.

Please be sure your client has the following information readily available:

- If this policy will replace an existing life or annuity policy (if "yes", be sure the applicant has signed the replacement form)
- Bank name, routing number and account number; draft date (between the 3rd and 28th of the month)
- Name and address for beneficiaries (Be sure the applicant knows if there are contingent beneficiaries)
- If the applicant is not the policyowner, the policyowner's authorization and agreement are required during the telephone interview.

Call **1-866-551-1781** to complete an Express application. You must call to have the Medical questions verified by one of our interviewers. Call times are 7 AM to 7 PM, Mountain time, Monday through Thursday, and Fridays from 7 AM to 6 PM.

Regular Application Process:

To submit an application using the Regular Application Process:

- Using the medical questions from the application, pre-qualify the applicant. If the applicant does not qualify for the Level product, be sure the prospect will accept the Graded product before proceeding.
- If the applicant is applying for the Level benefit, answer all the medical questions in the application including height, weight and cigarette usage.
- If the applicant is applying for the Graded benefit, check the box indicating the applicant has chosen the guarantee issue product.
- Complete the replacement form if replacing any other Life or Annuity policy (if required in your state).
- Have the applicant review The Notice of Information Practices and Privacy Policy, and Life Buyer's Guide.
- Submit the application by mailing the application or fax to 888-352-5126 or use the Upload the Application tool on www.equiline.com.
- **Do not call to complete a point of sale interview. An interview will only be completed if the Rx or MIB check reveal information not admitted on the application.**

For either application, **DO NOT COACH THE APPLICANT!** It is recommended that you explain what will take place but you must not participate in the interview. Our interviewers are trained to identify coaching and, if identified, it will only delay the issue process.