



EQUITABLE BULLETIN

Life Business

- ☐ New
- ☒ Update

Category

- ☒ Products
- ☐ Underwriting
- ☐ New Business
- ☐ Marketing
- ☐ Compliance/Legal
- ☐ Miscellaneous

Channel: Retail and Independent

Bulletin number: FB21-107 and AD21-0702 (July 2, 2021)

Subject: Revised application requirements for Level Term Series 160 (Term 10, Term 15, Term 20) and Annual Renewable Term (ART)

Main message: We're enhancing the life insurance application process to make it faster and easier to provide protection for you and your clients. To give more term cases the opportunity to potentially qualify for Easy Underwriting (non-invasive underwriting without lab testing or paramedical exams), Equitable will now require certain term applications to be submitted electronically and with the Medical Information Questionnaire. **Any level term or ART case with a face amount of \$1M and below in which the insured is age 18-60 will be required to use the Equitable Life eApp and must submit the Medical Information Questionnaire (MIQ).** The use of the digital application, Easy Underwriting program and questionnaire can dramatically shorten the application process.

What:

- Equitable Life eApp and MIQ required for Level Term Series 160 (Term 10, Term 15, Term 20) and ART for the following cases: face amounts \$1M and below in which the insured is age 18-60.
- Equitable Life eApp is being updated to reflect this new requirement effective 7/19/21.
- Any application, electronic or paper, that was submitted before 7/19/21 without the MIQ is already in process and will not be considered for Easy Underwriting.
- TermOne® cases are not impacted by this requirement.
- For information on the Easy Underwriting Program, please see [FB21-084](#) and [AD21-0524](#).
- If you are unable to complete the Equitable Life eApp, please contact the appropriate life sales desk number located below.
- **For New York contracts only:** due to regulatory reasons, if the proposed insured is unable to complete the application electronically, the submission of a paper application is acceptable.

When: Effective with applications submitted in Equitable Life eApp on July 19, 2021 and later.

How: Equitable Life eApp can be accessed on www.equitable.com or in Aegis. For more information on Equitable Life eApp, see [FB21-041R](#) and [AD21-0618](#).

For more information:
Equitable Advisors Life Sales Desk: 1-800-289-1101
Independent Life Sales Desk: 1-800-924-6669
www.equitableLIFT.com