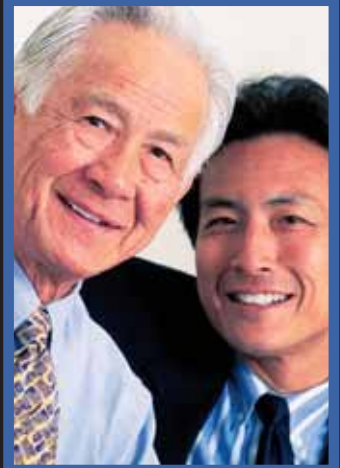
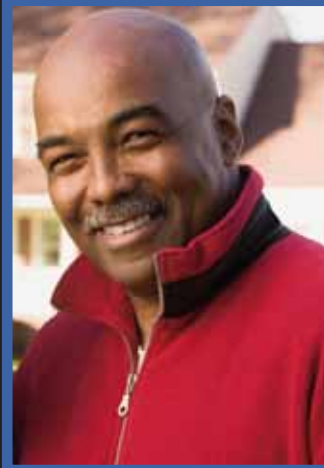


Equitable

LEGACY[®] SERIES



**Three Endowment Whole Life Plans
That Provide You With The Ability
To Tailor Your Coverage To Your Needs**



Equitable & You

... Committed To Caring

Caring Enough To Assure Your Legacy

You've devoted a good part of your life to helping those you love live better, happier, more secure lives. Their future is important to you.

When the time comes, you certainly don't want those you love to face the burden of paying your unexpected expenses.

You want to be remembered for your love and for caring and not for the bills you leave behind! You want to be sure that the "good name" that you have built over the years is protected.

Sure, health insurance and Medicare will pay for most healthcare expenses, but what about those expenses that aren't covered by insurance?

- Credit cards.
- The mortgage and maintenance on the house until it can be sold.
- Insurance on the car and the house.
- Funeral expenses, not including the costs of the cemetery, which average more than \$7,300 across the country.*
- Whatever other bills you leave behind.

Equitable is pleased to offer you the **EquiLIFE LEGACY® Plans**, life insurance designed to help you help your loved ones manage a difficult time and give you peace of mind. These endowment whole life plans provide you the ability to tailor your coverage to your needs.

Plan Highlights

All Plans

- Benefits Never Decrease
- Premiums Never Increase
- Living Benefits Available If A Terminal Illness Strikes
- Benefits Generally Pass To Your Beneficiary Free Of Taxes
- Special 48 Hour Claim Service
- Benefits Paid In Single Lump Sum Or Other Options Are Available
- Face Amounts From \$2,000 To \$100,000
- Premium Payment Plans: Single Pay; 10 Year; Or Continuous
- Endowment Benefits - Paid When You Reach Age 100 and Are Still Living.

EquiLIFE LEGACY® 1 Available Options

- Triple Benefits If Death Occurs While Riding In A Common Carrier Vehicle Or Due To A Terrorist Act
- When Confined In A Nursing Home, No Premium Payments Required

The **EquiLIFE LEGACY® Plans 1, 2 and 3** are endowment "whole life insurance" which build cash values as you get older. These cash values can be available to you as loans against the policy.

*National Funeral Directors Association, June 2008.



EquiLIFE LEGACY® 1

Full Coverage From The First Day – The full benefit you select is payable whenever death occurs, from the very first day of coverage.

Optional Accidental Death Benefit – You can choose to have your beneficiary receive double the face amount if your death is the result of an accident, or within 180 days of an accident. The benefit is tripled if your death is the result of an accident while you are riding on a common carrier such as a commercial airliner, train, bus, ship, etc., or as the result of a terrorist act.

Optional Nursing Home Waiver Of Premium Benefit – If you are confined in a Nursing Home for at least 90 days, you won't have to pay any future premiums until you are discharged. And, cash values continue to build, just as if premiums were still being paid.

EquiLIFE LEGACY® 2

During the first 12 months, the benefit is 30% of the chosen benefit; from the 13th through the 24th month, the benefit is 70%; beginning with the 25th month, the full benefit is payable. If your death is the result of an accident, the full benefit is payable from the first day of your coverage.

EquiLIFE LEGACY® 3

If your death occurs during the first 24 months, all of your premiums, plus 10% interest, will be paid to your beneficiary. After 24 months, the full benefit is payable. If your death is the result of an accident, the full benefit is payable from the first day of your coverage.

Additional Features

Premiums are GUARANTEED to never increase, no matter how long you have your policy.

Benefits are GUARANTEED to never decrease, even if you live to age 100.

Endowment Benefits - If you live to age 100, full benefits will be paid to the policyowner and the policy will end.

Living Benefits – Each **EquiLIFE LEGACY® Series** policy includes Living Benefits. If you are diagnosed with a terminal medical condition with a life expectancy of 12 months or less, you can receive the amount of benefit payable, even before your death.

If your death occurs after the first 24 months of coverage, Equitable will advance 50% of the death benefit to your beneficiary, even before the official death certificate is received. This means your beneficiary can pay your bills when they are due, and it keeps your good name in place just as you have done all your life. If your death occurs during the first 24 months of coverage, Equitable must receive the death certificate before the claim process can begin.

Benefits Generally Pass Free Of Taxes To Your Beneficiary. Check with your tax advisor.

Premium Payment Plans: Single Pay; 10-Year; Or Continuous (monthly, quarterly, semi-annually, annually).



Equitable & You! Caring Enough To Assure Your Legacy!

Equitable has been providing life insurance solutions for over 70 years. As times change, so do the needs of our policyowners. That is why we continue to develop innovative, insightful insurance products. We understand today's life insurance needs and have designed the most flexible insurance products available – The EquiLIFE LEGACY® Series – to meet them.

These Plans allow you to personalize your life insurance coverage to your specific needs.

Every day we provide insurance solutions for families that ease the concerns of aging, instill peace of mind, safeguard hard-earned assets, preserve legacies, promote independence and maximize freedom of choice in health care.

We have served hundreds of thousands of policyowners; and when accidents, illnesses, or deaths occurred, we have paid millions of dollars in benefits to them or their loved ones.

Equitable is well-known for pioneering insurance solutions and for offering insurance plans that include affordable, quality Medicare Supplement, Life, Final Expense, Home Health Care, Long Term Care and Critical Illness.



Equitable & You

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Equitable Life & Casualty Insurance Company
3 Triad Center, Salt Lake City, Utah 84180-1202
800-352-5170 www.EquiLife.com

Equitable is proud to sponsor
“*Profiles In Caring*” and the
Ambassadors Of Caring™ Award.



For more information on
“*Profiles In Caring*” and the
Ambassadors Of Caring
Award, call 866-937-5820.

**Together, we can make
a world of difference.**

