



Equitable Financial and Equitable Financial Life Insurance Company of America (Equitable America) underwriting

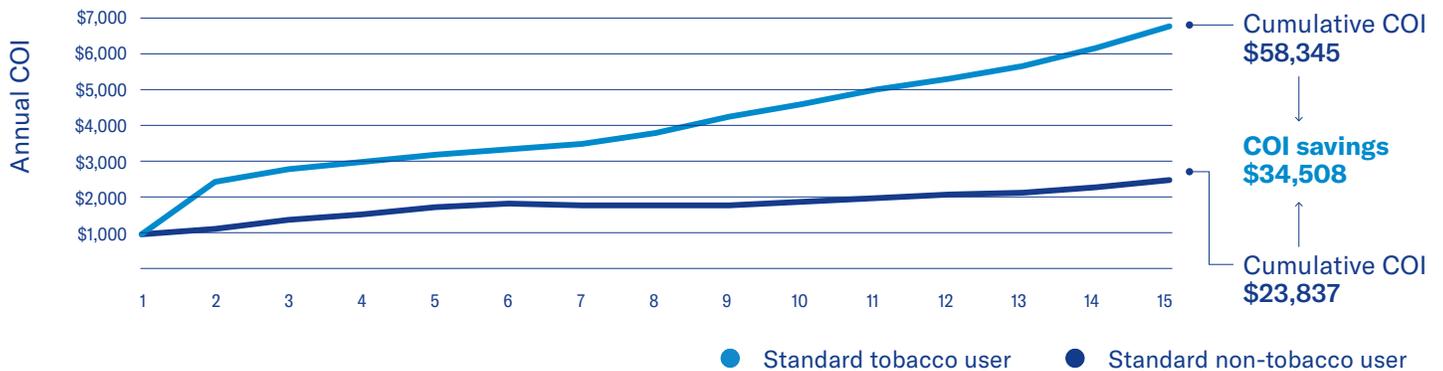
# An incentive to stop tobacco use

Tobacco users may save thousands on non-guaranteed cost of insurance charges when they terminate the use of tobacco.

<p>Insureds of selected products who are classified as tobacco users will receive non-tobacco user cost of insurance (COI) rates on a non-guaranteed basis during the first policy year.</p>	<p>If they apply for and are approved as non-tobacco users at the beginning of their second policy year, the COI rates will continue to be based on non-tobacco user status.<sup>1</sup></p>	<p>The insured must not have used tobacco for 12 months prior to applying for a change to non-tobacco user.</p>	<p>The insured must provide evidence of insurability according to the rules in effect when applying for this change.</p>
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Below is a hypothetical example illustrating the COI savings over a 15-year period. This illustrates a 50-year-old male standard non-tobacco user versus a 50-year-old male standard tobacco user, using a permanent life insurance product with a \$500,000 face amount.

## COI – tobacco user vs. non-tobacco user



As illustrated in the hypothetical example in the chart above, the savings on the current non-guaranteed COI charge can add up over time. The total savings is \$34,508 cumulative combined after 15 years. Also, the savings on premiums can add up significantly as well. After 15 years, the cumulative standard tobacco user premium is \$149,970, and for the non-tobacco user it is \$79,335, which is \$70,635 less than the standard tobacco user premiums.

The policy premium and death benefit amounts used for this case are intended only to help demonstrate the planning concept discussed and not to promote a specific product. The rates are broadly representative of rates that would apply for a policy of this type and size for insureds of good health and the ages noted in the example. To determine how this approach might work for your client, individual illustrations based on their own individual age and underwriting class containing both guaranteed charges and guaranteed interest rates, as well as other important information, should be prepared or requested for their review.

**Note:** The change to non-tobacco user rates is considered a material change under TAMRA. This means a new 7-pay period and a new 7-pay premium will apply to the policy as of the effective date of the change to non-tobacco user rates. If the policy uses the Guideline Premium Test (GPT) as the Definition of Life Insurance test, then the guideline premiums may also be recalculated. Also, if the policy is in a No-Lapse Guarantee (NLG) period, the NLG premium will be recalculated.

## Smoking cessation and mortality

Cigarette smoking is the leading preventable cause of mortality, responsible for nearly 500,000 deaths annually in the United States, with the three major causes of smoking-related mortality being cardiovascular disease, lung cancer and Chronic Obstructive Pulmonary Disease (COPD). Smoking may also increase a smoker's risk of developing severe infection, diabetes, osteoporosis and hip fracture, kidney failure, and breast and prostate cancer. Nearly half of smokers can be expected to die from a tobacco-related illness. Favorably, smoking cessation is associated with a mortality

benefit in both men and women, at all ages, particularly in the younger age group; but the medical data shows even smokers who quit after age 80 can still see mortality reduction. Smoking cessation can reduce the risk of developing or worsening cardiovascular disease and death, reduce the risk of developing cancer or death from cancer, and reduces the risk of developing or worsening lung disease and death. There are many health and mortality benefits to quitting smoking.

This incentive is available on the following single life products:

**BrightLife® Grow**

**IUL Protect**

**VUL Legacy<sup>SM</sup>**

**VUL Optimizer<sup>SM</sup>**

**For more information, please call the Life Insurance Sales Desk or visit [equitableLIFT.com](http://equitableLIFT.com).**

1 The insured may apply for non-tobacco user rates any time after the first policy year. Evidence of insurability is required.

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BrightLife® Grow and IUL Protect are issued in New York and Puerto Rico by Equitable Financial Life Insurance Company, NY, NY; and in all other jurisdictions by Equitable Financial Life Insurance Company of America, an Arizona stock corporation with its main administrative office in Jersey City,

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VUL Legacy<sup>SM</sup> and VUL Optimizer<sup>SM</sup> are issued in New York and Puerto Rico by Equitable Financial Life Insurance Company (Equitable Financial), NY, NY 10104; and in all other jurisdictions by affiliate Equitable Financial Life Insurance Company of America (Equitable America), an Arizona stock corporation, with main administrative office in Jersey City, NJ. Co-distributed by affiliates Equitable Advisors, LLC and Equitable Distributors, LLC, both located at 1290 Avenue of the Americas, NY, NY 10104.

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