

Equitable Life
P.O. Box 2878
Salt Lake City, Utah 84110
1-800-352-5121
www.equiline.com

- New Business Fax: 1-888-352-5126
- AM Best Rating: B+
- E&O: Not Required
- Plans Offered: A, F, N
- Resident Appointment Fees: No
- Non Resident Appointment Fees: No
- Approval Needed Before New Business: Yes
- Spousal Discount: Yes in the following states only : IL, IN, MI, NV, OR, MO AND TX 7%
- Phone Interview: Yes except on OE/GI
- Phone Interview Number: 1-866-551-1781
- Effective Date: 1st-28th
 - o Open Enrollment: 6 Month
 - o UW/OE: 60 days
- Application Submission:
 - o Fax
 - o Phone App
 - o E-App
 - o Mail
- Advancing Available: Up to 12 Months (1.1% Interest Monthly)
- Commissions:
 - o Split Commissions on Application: Yes
 - o Part B Non-Commissionable: \$200
 - o Advancing: Daily
 - o As-Earned: Daily
 - o GI: \$25
 - o 81+: 7.5%
- Rate Guarantee: 12 Months
- Agent Incentive Trip: No
- Turnaround Time:
 - o Phone App: Immediately
 - o E-App: Immediately (must complete Phone Interview at POS)
 - o Fax: 2-7 Days
 - o Mail: 10-15 Days
- Policy Fee: 20.00 where state approved
- Initial Draft: On Approval or On Date Specified on Application
- Payment Methods:
 - o Draft:
 - Monthly, Quarterly, Semi or Annual
 - o Check
 - Quarterly, Semi or Annual

Commissions
- 19%- Street
- Call For Levels Above Street

- State Availability: AR,GA,NC,SC,TN,TX

- Underwriting :

- Cancer: 2 Years
- Heart: 2 Years
- Stroke: 2 Years
- Tobacco: 12 Months
- Hospitalization: Last 2 Years, More than Twice
- Diabetics: Controlled Diabetics without Co-Morbids (excludes High Blood Pressure)
- Answer Tobacco on GI/OE Apps: No
- Height and Weight Chart: Yes
- MIB/RX Check: Yes
- PSA Reading: No