



EQUITABLE



Life Insurance

How the right life insurance can help employees

With the right life insurance in place, employees can help protect their loved ones and find the financial stability they need, when they need it most.

Life insurance is an important part of any smart financial strategy

62% of U.S. households without life insurance say they'd be in immediate financial trouble if a primary wage earner died.¹

Today, few have the coverage they need.

48% of households (60 million) have an average life insurance coverage gap of



\$200,000.¹



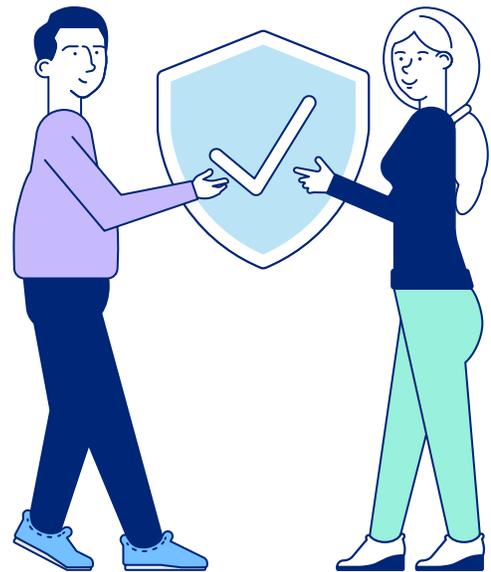
Nearly all understand the importance of life insurance, but perceive barriers to buying it.

Nearly 2/3 say they can't afford life insurance, though many overestimate the cost by as much as

300%.

58%

of people aren't sure what to buy or how much to buy.¹



Offering the right life insurance can help

A life insurance policy can help employees offset financial burdens during a difficult time, allowing them to:



Replace income



Fund a child's education



Pay off a mortgage

Why choose Equitable and The Business Council of NYS, Inc. Insurance Fund?

Your plan, your way



Flexible plan benefits and guaranteed issue maximums allow you to design a plan to fit your budget and your employees' needs.



Includes the accelerated death benefit, which allows the insured employee or spouse to access up to 75% of their group term life coverage while still alive if they have a terminal illness, or other qualifying condition. There are no restrictions on how these funds can be utilized by the insured.

Accidental Death & Dismemberment (AD&D) coverage

Include AD&D coverage to provide additional benefits for losses due to accidents.



Customize your AD&D coverage by including any number of available options.

To learn more, contact your **BCNYS sales representative.**

¹ Life Insurance Ownership in Focus: U.S. Household Trends 2016 LIMRA Ownership Study.

The policy has limitations and exclusions. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Policy form/contract ICC18 MOEBPLI; ICC18 AXEBPLI; MOEBP0618 LI; AXEBP0618 LI; and state variations.

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