



EQUITABLE

Informal submission guidelines

Please take a moment to consider the following criteria so we can provide a fast, reliable and easy experience.

Simplified submission options

Informals

Informals should be sent to equitableinformal@equitable.com.

For informals submitted through Paperclip, a cover letter should be submitted as the application using the NAILBA standard of "APPI."

Submission criteria

Minimum face amount and product type

- \$10,000,000 for permanent coverage only

Maximum age

- For individual coverage, maximum age is 69
- For survivorship coverage, one of the parties must be age 69 or less

Maximum page count

- 500 pages per proposed insured
- Professional medical summaries are required for cases that exceed this page count

Maximum risk class

- Standard or better risks only

Complete file

To ensure an accurate informal offer, files should be complete prior to submission.

This should include:

- A cover letter identifying the submitting BGA, any competing offers and offer needed to place coverage with Equitable
- Current medical evidence (e.g., paramed, labs, etc.)
- Complete APS records to include any follow up suggested or ordered by a physician

Please note:

- Equitable will obtain lab results during the informal process if the lab slip and appropriate authorization are included in the file
- An incomplete file may result in delayed processing

For more information, contact the Life Insurance Sales Desk at (800) 924-6669, Option 2.

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