

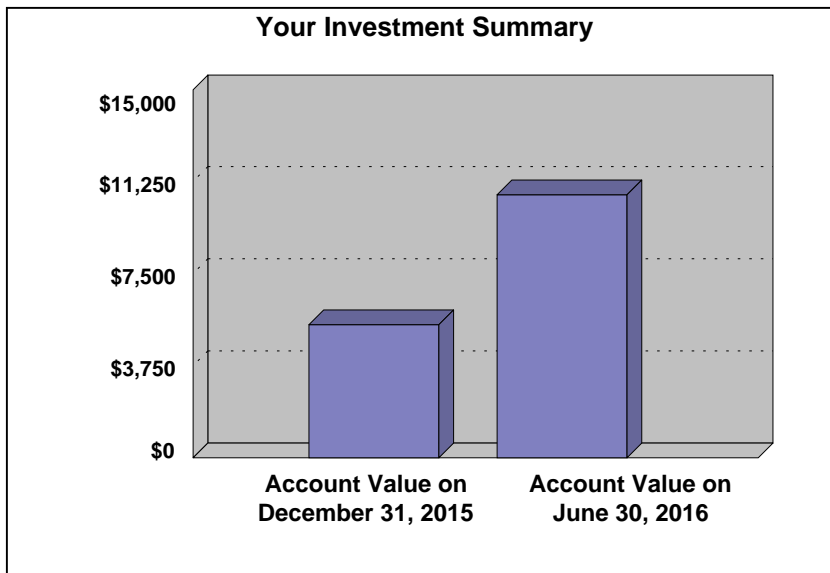
MR. ROBERT QP
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Pivotal Select™

Investment Summary from January 1, 2016 to June 30, 2016

Account Value on December 31, 2015	\$5,433.11
Change in Account Value of your Contract	\$5,295.98
Account Value on June 30, 2016	\$10,729.09



Contract Number

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Series Type

Estate Class

Type of Contract

Registered Retirement Savings Plan (RRSP)

Maturity Date

February 28, 2080

Owner/Annuitant

ROE ÖÄJT QP

Beneficiary

ÖUÖÄJT QP

Your Financial Advisor

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Statement for the Period January 1, 2016 to June 30, 2016

Your Segregated Fund Death and Maturity Guarantees

Deposit Maturity Date	Current Deposit Maturity Guarantee	Current Death Benefit Guarantee
September 13, 2030	\$7,772.52	\$10,363.36

Your Contract Performance as of June 30, 2016

6 Mth	1 Yr	2 yr	3 yr	4 yr	5 yr	Since Inception
1.00%	n/a	n/a	n/a	n/a	n/a	2.41%

Your Segregated Fund Holdings as of June 30, 2016

Fund Name	Load Option	Units	Unit Value	Market Value
Equitable Life Bissett Dividend Income Fund Select	DSC	247.658	\$11.347	\$2,810.18
Equitable Life Trimark Global Balanced Fund Select	DSC	218.817	\$11.504	\$2,517.27
Equitable Life Bissett Strategic Income Fund Select	DSC	326.216	\$8.423	\$2,747.72
Equitable Life Dynamic American Value Fund Select	DSC	185.123	\$14.336	\$2,653.92

Transaction Details – Segregated Fund holdings from January 1, 2016 to June 30, 2016

Equitable Life Bissett Dividend Income Fund Select (DSC)

Transaction Date	Description of Transaction	Units	Unit Value	Amount (\$)
01 Jan 2016	Opening Balance	127.908	\$10.555	\$1,350.07
29 Jan 2016	Guarantee Fee	-0.026	\$10.579	-\$0.28
29 Feb 2016	Guarantee Fee	-0.027	\$10.416	-\$0.28
29 Feb 2016	Deposit	120.008	\$10.416	\$1,250.00
31 Mar 2016	Guarantee Fee	-0.051	\$10.908	-\$0.56
29 Apr 2016	Guarantee Fee	-0.051	\$11.074	-\$0.57
31 May 2016	Guarantee Fee	-0.051	\$11.309	-\$0.58
30 Jun 2016	Guarantee Fee	-0.052	\$11.347	-\$0.59
30 Jun 2016	Closing Balance	247.658	\$11.347	\$2,810.18

Equitable Life Trimark Global Balanced Fund Select (DSC)

Transaction Date	Description of Transaction	Units	Unit Value	Amount (\$)
01 Jan 2016	Opening Balance	110.840	\$12.214	\$1,353.80
29 Jan 2016	Guarantee Fee	-0.028	\$11.879	-\$0.33
29 Feb 2016	Guarantee Fee	-0.028	\$11.547	-\$0.32
29 Feb 2016	Deposit	108.253	\$11.547	\$1,250.00
31 Mar 2016	Guarantee Fee	-0.055	\$11.843	-\$0.65
29 Apr 2016	Guarantee Fee	-0.055	\$11.708	-\$0.64

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One Westmount Road North P.O. Box 1603 Stn. Waterloo, Waterloo Ontario N2J 4C7 TF 1.800.668.4095 www.equitable.ca

Statement for the Period January 1, 2016 to June 30, 2016

Transaction Details – Segregated Fund holdings from January 1, 2016 to June 30, 2016

Equitable Life Trimark Global Balanced Fund Select (DSC) continued

Transaction Date	Description of Transaction	Units	Unit Value	Amount (\$)
31 May 2016	Guarantee Fee	-0.055	\$11.915	-\$0.65
30 Jun 2016	Guarantee Fee	-0.055	\$11.504	-\$0.63
30 Jun 2016	Closing Balance	218.817	\$11.504	\$2,517.27

Equitable Life Bissett Strategic Income Fund Select (DSC)

Transaction Date	Description of Transaction	Units	Unit Value	Amount (\$)
01 Jan 2016	Opening Balance	165.662	\$7.820	\$1,295.48
29 Jan 2016	Guarantee Fee	-0.035	\$7.786	-\$0.27
29 Feb 2016	Guarantee Fee	-0.035	\$7.769	-\$0.27
29 Feb 2016	Deposit	160.896	\$7.769	\$1,250.00
31 Mar 2016	Guarantee Fee	-0.068	\$8.141	-\$0.55
29 Apr 2016	Guarantee Fee	-0.068	\$8.325	-\$0.57
31 May 2016	Guarantee Fee	-0.068	\$8.379	-\$0.57
30 Jun 2016	Guarantee Fee	-0.068	\$8.423	-\$0.57
30 Jun 2016	Closing Balance	326.216	\$8.423	\$2,747.72

Equitable Life Dynamic American Value Fund Select (DSC)

Transaction Date	Description of Transaction	Units	Unit Value	Amount (\$)
01 Jan 2016	Opening Balance	95.292	\$15.046	\$1,433.76
29 Jan 2016	Guarantee Fee	-0.032	\$14.829	-\$0.47
29 Feb 2016	Guarantee Fee	-0.032	\$13.867	-\$0.44
29 Feb 2016	Deposit	90.142	\$13.867	\$1,250.00
31 Mar 2016	Guarantee Fee	-0.062	\$13.942	-\$0.86
29 Apr 2016	Guarantee Fee	-0.062	\$13.330	-\$0.82
31 May 2016	Guarantee Fee	-0.062	\$14.201	-\$0.88
30 Jun 2016	Guarantee Fee	-0.061	\$14.336	-\$0.88
30 Jun 2016	Closing Balance	185.123	\$14.336	\$2,653.92

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Statement for the Period January 1, 2016 to June 30, 2016

NOTES TO YOUR STATEMENT

The Contract Value and Unit Value of the Segregated Funds are not guaranteed and will increase or decrease in value according to fluctuations in the market value of the assets.

Your rates of return for your policy for the statement period have been calculated using the Time-Weighted formula. This formula is intended to indicate how well the funds you invested in performed while you were invested in them. Returns of one year or more are annual compound rates of return. Returns of less than one year are simple returns. For annual and monthly rates of return, partial months at the beginning and end of the period are not included.

As a result of transactions processed prior to the end of the preceding reporting period the Opening Balance may differ from the Closing Balance on your last statement. The unit values indicated on your statement may differ from those shown in the June 30 and December 31 Segregated Funds Reports due to timing of the valuation. The Segregated Funds Reports include dividend distributions from the underlying fund companies, where applicable. Unit values affected by a dividend distribution are updated accordingly. The Management Expense Ratio (MER) and rate of return data can also be found within the Segregated Funds Reports. The June 30 (unaudited) and December 31 (audited) Segregated Funds Reports can be accessed electronically at www.equitable.ca on or before September 30 and April 30 each year for the prior fiscal period or a printed version will be provided upon request by contacting our Customer Service Department at 1-800-668-4095.

Surrender charges will apply to that portion of the Funds withdrawn to facilitate a scheduled retirement income payment in excess of the annual required minimum payment, as determined on January 1 of each year. However, including the required minimum payment, we will permit free of charge, withdrawals from the available funds totalling up to 10% (20% for RIF tax type) of the Account Value of the Funds, calculated on January 1 of each year. All scheduled income payments, withdrawals or transfer amounts do not reflect surrender charges, if applicable, according to the terms of your Contract. Any withdrawal or transfer amounts recorded on this statement do not reflect surrender charges.

Admin fee for switches: Our current administrative practice is to charge \$25.00 for each subsequent switch in excess of four (4) each calendar year. For the first four (4), we count all switches processed on a single business day as one switch. After the fourth free switch is processed, each subsequent switch - even those processed on the same business day, are considered a separate switch and will each be subject to a \$25 charge. This charge is netted against the proceeds of the transferring fund.

Current Fund Facts information can be accessed electronically at www.equitable.ca or the current printed version will be provided upon request.

Your Segregated Fund Death Benefit Guarantee and Deposit Maturity Guarantee are subject to the provisions of your Contract. For more information on your contractual provisions, please refer to your Contract and Information Folder. If this statement does not agree with your records please contact your Financial Advisor within 60 days of the closing statement period.

Investment Summary Terminology

Change in Account Value of your Contract: This value represents market gains or losses as part of an increase or decrease in the unit value of your segregated funds. This value is calculated as closing balance, less opening balance of your contract for the specified period.

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Statement for the Period January 1, 2016 to June 30, 2016

This notice contains important information about your Equitable Life segregated funds contract.

We are writing to inform you of an important change to an investment offering in your Equitable Life segregated funds contract. To confirm the funds that you are currently invested in, please refer to your June 30, 2016 statement.

One of Equitable Life's partnering fund managers is planning to make a change to their fund, which in turn impacts the segregated fund Equitable Life Bissett Strategic Income Fund Select. The underlying fund manager is planning to merge the current underlying fund with another fund. The new underlying fund is substantially similar. Pending unitholder approval on or around August 5, the merger of funds will occur on or around August 12, 2016. There will be no change to any of the segregated fund fees, embedded insurance fee, and MER.

Please review the differences between the current and the new underlying fund.

Current Underlying Fund	New Underlying Fund
Franklin Bissett Strategic Income Fund	Franklin Bissett Monthly Income and Growth
Current Underlying Fund Objective	New Underlying Fund Objective
High current income and long-term capital appreciation by investing primarily, directly or indirectly through investing in mutual funds managed by the manager, in a diversified mix of income-generating equity and fixed income securities from Canada and around the world.	Balance of income and capital appreciation by investing primarily in a diversified portfolio of income-generating Canadian, U.S. and global equities, equity-related securities and fixed income securities.
Portfolio Managers	Portfolio Managers
Garey Aitken, Thomas O'Gorman, Les Stelmach	Garey Aitken, Thomas O'Gorman, Tim Caulfield, Darcy Briggs
Risk Classification	Risk Classification
Low	Low

Tax Implications

If you have a registered account, there is no tax impact due to the underlying fund change.

If you have a non-registered account, strategies are being employed to minimize the tax implications of the underlying fund change.

On August 12, funds in the segregated fund will be invested in the new underlying fund. If you do not want to invest in the new underlying fund, you can move your assets at any time prior to that date. Note that deferred sales charges, if applicable, may apply to withdrawals.

We encourage you to discuss this change with your advisor to help you achieve your long-term financial goals. If you have any questions about your options or would like more information, please contact your advisor or call the Equitable Life Individual Contact Centre at 1-800-668-4095, Monday to Thursday, 8:15 a.m. to 6:30 p.m. EST and Friday until 5:00 p.m. EST. For more information about Equitable Life's segregated funds, please visit www.equitable.ca

Canada Revenue Agency Required Changes

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