

Equitable Life ‘balances’ its segregated fund product

Effective January 2011, Equitable Life is adding six new and unique balanced funds to enhance its segregated fund line-up. In addition, Equitable Life is realigning its segregated fund product in an ever-changing marketplace by introducing product changes a new *Pivotal Solutions and Pivotal Solutions DSC Contract and Information Folder*.

New Segregated Funds

With increasingly volatile markets becoming more common, and many investors feeling the need to hold a slightly more conservative portfolio, Equitable Life’s six new balanced funds will enhance our segregated fund offering and cater to evolving investor sentiment.

The six new funds include:

- Equitable Life Active Balanced ETF Portfolio
- Equitable Life Acuity Diversified Income Fund
- Equitable Life Dynamic Value Balanced Fund
- Equitable Life Mackenzie Founder Income and Growth Fund
- Equitable Life Mackenzie Saxon Balanced Fund
- Equitable Life Trimark Income Growth Fund

Effective January 10, 2011, these funds will be available within both the new *Pivotal Solutions and Pivotal Solutions DSC Contract* and within existing *Pivotal Solutions and Pivotal Solutions DSC Contracts* issued prior to January 1, 2011. The funds will also be available within the *Personal Investment Portfolio (PIP)*.

New Pivotal Solutions and Pivotal Solutions DSC Contract and Information Folder

In addition to offering six new segregated funds Equitable Life is also introducing changes to its *Pivotal Solutions and Pivotal Solutions DSC* product, effective January 1, 2011. The new *Pivotal Solutions and Pivotal Solutions DSC Contract and Information Folder* will reflect modifications to the features currently available today, as well as new point-of-sale requirements taking effect on January 1, 2011.

The product changes will **only** apply to new contracts issued on or after January 1, 2011, and will not be applied to existing contracts of any Equitable Life segregated fund products issued prior to January 1, 2011. New contracts may be issued on the existing product, provided the application is signed, dated, and received in good order at Equitable Life’s Head Office by December 29, 2010. This is to allow sufficient time for processing prior to December 31, 2010.

The new product features are:

- **Maximum contract issue age:** Contracts may be issued until December 31st in the year which the client turns 81;
- **Maximum deposit age:** Deposits to the account may be submitted until to December 31st in the year which the client turns 81;
- **Maximum contract maturity age:** Contracts will mature prior to December 31st in the year the client turns 105;
- **Minimum maturity date:** Clients may select a contract maturity date of 15 years or more;
- Death and maturity benefit resets are permitted, provided they are requested prior to December 31st in the year the client turns 81;
- Two client-initiated resets per year are permitted on the Death Benefit, and two client-initiated resets are permitted for the life of the contract on the Maturity Benefit.

The new Pivotal Solutions and Pivotal Solutions DSC product is being implemented to align with the evolution of the segregated fund industry. With over \$2.1B in overall assets under administration, Equitable Life is a strong and stable company, with a well-diversified portfolio.

For additional information about the new segregated funds, the products changes or the point-of-sale requirements, please see the Advisor Q&A, available on [EquiNet](#) under “Savings & Retirement”, or contact your local [Investment Marketing Manager](#).