

IMPORTANT INFORMATION – Transition Rules for Pivotal Solutions & Pivotal Solutions DSC

As previously announced in the communication on [November 24, 2010](#), effective January 1, 2011, Equitable Life is realigning its segregated fund product in an ever-changing marketplace by introducing product changes within a new *Pivotal Solutions and Pivotal Solutions DSC* Contract and Information Folder.

The new *Pivotal Solutions and Pivotal Solutions DSC* Applications, 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. A supply will be mailed out to your MGA offices the week of December 20th, and will be made available on EquiNet for download on December 31st. Additional copies can be order through [Supply](#), or fax your supply order request to 519-883-7424.

Transition Rules

- The product changes announced herein apply only to new contracts issued on or after January 1, 2011
 - These changes do not apply to existing contracts of any Equitable Life segregated fund products issued prior to January 1, 2011
- New policies continue to be issued for the existing product, provided the application is signed, dated, and received in good order with cheque attached at Equitable Life's **Head Office** by **December 29, 2010**
 - Client may also elect a PAD deposit with instructions to immediately draw a PAD
 - New clients who wish to transfer funds from another financial institution to the existing Pivotal Solutions & Pivotal Solutions DSC contract should establish a policy today with a \$500 minimum initial deposit, or \$50 PAD
 - Any trades placed on FundServ, must be completed by the FundServ deposit deadline on December 31, 2010
- **Effective January 1, 2011 all new Equitable Life segregated fund contracts must be completed on the NEW application, with no exception**
 - This is due to the new Point-of-Sale (POS) disclosure, which requires the client to confirm at point-of-sale that they have received the new Fund Facts document prior to signing the application – this confirmation notice has been included on the new applications
 - **Any old applications received in Head Office after January 1, 2011 will not comply with this new POS requirement, and will require a new application to be submitted**

Full details on the new POS requirements can be found within the [Advisor Q&A](#), on Equinet under Savings & Retirement.

New applications, contracts, information folder, and new Fund Facts documents will be posted to www.equitable.ca effective December 31, 2010, and available from [Supply](#), or fax your supply order request to 519-883-7424 beginning the week of December 20, 2010. For more information on any of these items, please contact your regional Investment Marketing Manager, or email SRMarketing@equitable.ca.