

Equitable Life® Segregated Funds - Guarantees Until Death Do Us Part

Equitable Life's segregated funds provide one of the most comprehensive death benefit guarantees in the industry:

100% death benefit guarantee* of all premiums upon death of the life insured prior to contract maturity, regardless of your age.

Non-registered contracts can be issued up to age 85 and mature at age 100.

While other segregated fund contracts promise a 100% death benefit guarantee, some of them also place restrictions on the guarantee, essentially reducing its effectiveness.

Equitable Life's Death Benefit Guarantee:

- Deposits are not restricted by age*
- Client retains 100% of the guarantee until age 100
- Death Benefit does not decline at higher age limit
- Assists in Estate Value Protection

Death benefit guarantees shouldn't decrease as you get older. That's when you really need them and the extra security they provide. The full protection of Equitable Life's death benefit guarantee helps to preserve your assets for future generations while providing exposure to the growth potential market-based funds can provide.

*Client must have their account open prior to age 85. The death benefit guarantee is reduced proportionately by withdrawals or transfers from the segregated funds. This information is provided with the understanding that it does not render legal, tax or other professional advice. Readers are advised to seek professional counsel from a financial advisor. Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value.

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Financial Solutions that fit *your* life

