




# Pivotal Select™

Product at a Glance

Product Portfolio  
Segregated Funds





# Why Equitable is the right choice for you

Equitable has been providing financial services and protection to Canadians since 1920. We offer straight forward, quality products that offer protection and flexibility. We are proud to offer award winning funds and interest rates that are consistently competitive across the industry.

At Equitable we are proud to be one of Canada's largest mutual life insurance companies, and we believe our mutual status best serves the long-term interests of our contract holders. Our mutual structure means that we are not driven by shareholder pressures for quarterly results. This allows us to offer continuity, stability, and to focus on growing the Company while meeting the long-term interests of our contract holders.

- Industry Leading Products — Equitable has a complete range of investment products designed to meet our clients' savings and income needs. We have partnered with a variety of Canadian fund managers, ensuring investors receive quality investment choices.
- The Life Insurance Capital Adequacy Test (LICAT) ratio is a recognized measure of strength and stability for the insurance industry. Equitable's LICAT ratio is well above the minimum prescribed by the Office of the Superintendent of Financial Institutions Canada (OSFI).
- Equitable is a member of Assuris, a not for profit organization that was established to provide protection to the contract holders of member companies. For details on Assuris and its protection limits, please see [www.assuris.ca](http://www.assuris.ca) or call 1.866.878.1225.

# Pivotal Select Investment Class 75/75

## GROWTH AND FLEXIBILITY

<b>Plan Summary</b>	<p>Pivotal Select™ Investment Class is a segregated fund product that offers investors a diverse investment selection. This product is well suited for:</p> <ul style="list-style-type: none"> <li>• Individuals looking for growth potential and flexibility</li> <li>• Individuals seeking an efficient method of estate transfer</li> <li>• Business owners looking for creditor protection</li> <li>• Investors looking for low-fee investment options</li> </ul>		
<b>Notable Features</b>	<ul style="list-style-type: none"> <li>• 75% death benefit guarantee</li> <li>• Multiple load types available</li> <li>• Dollar cost averaging</li> <li>• Over 30 segregated fund options</li> <li>• Competitive Management Expense Ratios (MER) with no added insurance fee</li> <li>• Potential for creditor protection and avoiding probate by designating a beneficiary</li> <li>• Eligible for Preferred Pricing Program</li> </ul>		
<b>Eligible Registrations</b>	<ul style="list-style-type: none"> <li>• Non-registered</li> <li>• Tax-Free Savings Account (TFSA)</li> <li>• Retirement Savings Plan (RSP) – individual or spousal</li> <li>• First Home Savings Account (FHSA)</li> <li>• Locked-in Retirement Account (LIRA, RLSP, LRSP)</li> <li>• Retirement Income Fund (RIF) – individual or spousal</li> <li>• Life Income Fund (LIF, PRIF, LRIF, RLIF)</li> </ul>		
<b>Issue Ages</b>	<table border="0"> <tr> <td style="vertical-align: top;"> <p><b>Owner: Minimum age (no maximum age)</b></p> <ul style="list-style-type: none"> <li>• Non-registered: 16</li> <li>• TFSA/FHSA: 18</li> <li>• RSP/LIRA/RLSP/LRSP: 16</li> <li>• RIF/LIF/PRIF/LRIF/RLIF: Not applicable</li> </ul> </td> <td style="vertical-align: top;"> <p><b>Annuitant: Minimum and maximum age*</b></p> <ul style="list-style-type: none"> <li>• Non-registered: 0–90</li> <li>• TFSA: 18–90, FHSA: 18–71</li> <li>• RSP/LIRA/RLSP/LRSP: 16–71</li> <li>• RIF: 50–90 (issue ages less than 50 will be considered on an exception basis)</li> <li>• LIF/PRIF/LRIF/RLIF: 50–90 (or as required by pension legislation)</li> </ul> </td> </tr> </table> <p>*Maximum ages are as of December 31 of the year the annuitant reaches the stated age.</p>	<p><b>Owner: Minimum age (no maximum age)</b></p> <ul style="list-style-type: none"> <li>• Non-registered: 16</li> <li>• TFSA/FHSA: 18</li> <li>• RSP/LIRA/RLSP/LRSP: 16</li> <li>• RIF/LIF/PRIF/LRIF/RLIF: Not applicable</li> </ul>	<p><b>Annuitant: Minimum and maximum age*</b></p> <ul style="list-style-type: none"> <li>• Non-registered: 0–90</li> <li>• TFSA: 18–90, FHSA: 18–71</li> <li>• RSP/LIRA/RLSP/LRSP: 16–71</li> <li>• RIF: 50–90 (issue ages less than 50 will be considered on an exception basis)</li> <li>• LIF/PRIF/LRIF/RLIF: 50–90 (or as required by pension legislation)</li> </ul>
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<b>Maximum Deposit Age</b>	<p>December 31 of the year the annuitant turns age:</p> <ul style="list-style-type: none"> <li>• 90 (Non-registered, TFSA, RIF, LIF, PRIF, RLIF)</li> <li>• 71 (RSP, LIRA, RLSP, LRSP, FHSA)</li> </ul>		
<b>Minimum Deposit</b>	<table border="0"> <tr> <td style="vertical-align: top;"> <p><b>New contracts:</b></p> <ul style="list-style-type: none"> <li>• \$500 or \$50 monthly pre-authorized debit (Non-registered, TFSA, RSP, FHSA)</li> <li>• \$500 (LIRA, RLSP, LRSP)</li> <li>• \$10,000 (RIF, LIF, PRIF, LRIF, RLIF)</li> </ul> </td> <td style="vertical-align: top;"> <p><b>Subsequent deposits:</b></p> <ul style="list-style-type: none"> <li>• \$50 per fund (all registrations)</li> </ul> </td> </tr> </table>	<p><b>New contracts:</b></p> <ul style="list-style-type: none"> <li>• \$500 or \$50 monthly pre-authorized debit (Non-registered, TFSA, RSP, FHSA)</li> <li>• \$500 (LIRA, RLSP, LRSP)</li> <li>• \$10,000 (RIF, LIF, PRIF, LRIF, RLIF)</li> </ul>	<p><b>Subsequent deposits:</b></p> <ul style="list-style-type: none"> <li>• \$50 per fund (all registrations)</li> </ul>
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<b>Investment Options</b>	<ul style="list-style-type: none"> <li>• Investors can choose over 30 segregated funds from Canadian fund managers.</li> <li>• Allocation option include: fixed income, balanced, domestic equities, foreign equities, index, environmental, social, and governance, and portfolio funds.</li> <li>• Multiple load types available (No Load (NL) option, No Load CB (NL-CB, NL-CB5) option); based on our administrative rules, NL-CB and NL-CB5 units may not be held within the same contract.</li> <li>• Deposits over age 80 are limited to NL option.</li> </ul>		
<b>Guarantees</b>	<p>The costs of the guarantees are built into the fund MERs. There are no additional insurance fees charged to the client.</p> <p><b>Death benefit guarantee:</b></p> <ul style="list-style-type: none"> <li>• The greater of the market value or 75% of deposits (reduced proportionately for all withdrawals).</li> </ul> <p><b>Contract maturity guarantee:</b></p> <ul style="list-style-type: none"> <li>• At contract maturity, which is age 105, the contract guarantees the greater of the market value or 75% of deposits made.</li> <li>• Any withdrawals will proportionately reduce the maturity guarantee.</li> </ul>		
<b>Transfers and Withdrawals</b>	<ul style="list-style-type: none"> <li>• Minimum withdrawal of \$500 (unscheduled) or \$100 (scheduled).</li> <li>• Two unscheduled withdrawals permitted per year, after which a \$25 fee will be charged for each unscheduled withdrawal.</li> </ul>		
<b>Statements</b>	<p>Statements are produced semi-annually. The contract holder can elect paper or electronic statements. Electronic statements and contract information can be viewed on Equitable's Client Access (<a href="http://client.equitable.ca">client.equitable.ca</a>) at any time.</p>		

Refer to the Pivotal Select Contract and Information Folder (Form #1403) for a complete description of product features and guarantees.

# Pivotal Select Estate Class 75/100

## GROWTH AND ESTATE PRESERVATION

Pivotal Select Estate Class is a segregated fund product that offers investors a diverse investment selection with additional guarantees and features. This product is well suited for:

- Investors looking for additional protection for their investments
- Individuals seeking growth potential and flexibility
- 100% death benefit guarantee
- 75% maturity benefit guarantee every 15 years
- Multiple load types available
- Client initiated resets on the death benefit and maturity benefit guarantees once per year, up to the annuitant's 80th birthday\*
- Over 30 segregated fund options
- Individuals looking for an efficient method of estate transfer
- Business owners looking for creditor protection
- Dollar cost averaging
- Competitive MERs and insurance fees
- Potential for creditor protection and avoiding probate by designating a beneficiary
- Eligible for Preferred Pricing Program

\*A reset of the maturity benefit guarantee will set a new deposit maturity date 15 years after the reset date.

- Non-registered
- TFSA
- RSP - individual or spousal
- FHSA
- LIRA, RLSP, LRSP
- RIF - individual or spousal
- LIF, PRIF, LRIF, RLIF

**Owner: Minimum age (no maximum age)**

- Non-registered: 16
- TFSA/FHSA: 18
- RSP/LIRA/RLSP/LRSP: 16
- RIF/LIF/PRIF/LRIF/RLIF: Not applicable

**Annuitant: Minimum and maximum age\***

- Non-registered: 0-80
- TFSA: 18-80, FHSA: 18-71
- RSP/LIRA/RLSP/LRSP: 16-71
- RIF: 50-80 (issue ages less than 50 will be considered on an exception basis)
- LIF/PRIF/LRIF/RLIF: 50-80 (or as required by pension legislation)

\*Maximum ages are as of December 31 of the year the annuitant reaches the stated age.

**December 31 of the year the annuitant turns age:**

- 85\* (Non-registered, TFSA, RIF, LIF, PRIF, RLIF)
- 71 (RSP, LIRA, RLSP, LRSP, FHSA)

**New contracts:**

- \$500 or \$50 monthly pre-authorized debit (Non-registered, TFSA, RSP, FHSA)
- \$500 (LIRA, RLSP, LRSP)
- \$10,000 (RIF, LIF, PRIF, LRIF, RLIF)

**Subsequent deposits:**

- \$50 per fund (all registrations)

- Investors can choose over 30 segregated funds from Canadian fund managers.
- Allocation options include: fixed income, balanced, domestic equities, foreign equities and portfolio funds.
- Multiple load types available (NL option, NL-CB and NL-CB5 option); based on our administrative rules, NL-CB and NL-CB5 units may not be held within the same contract.
- Deposits over age 80 are limited to NL option.

For added protection, Pivotal Select's Estate Class offers a separate Estate Class Guarantee Fee. This fee is charged at the end of each month. The fee is based on the market value of the fund. This fee is in addition to the MER.

**Death benefit guarantee:**

- The greater of the market value or 100% of deposits (reduced proportionately for all withdrawals).

**Deposit maturity guarantee:**

- Every 15 years the policy contract has a deposit maturity date. On that date, the contract guarantees the greater of the market value, or 75% of deposits made within the previous 15 years.
- Any withdrawals will proportionately reduce the maturity guarantee.

- Minimum withdrawal of \$500 (unscheduled) or \$100 (scheduled).
- Two unscheduled withdrawals permitted per year, after which a \$25 fee will be charged for each unscheduled withdrawal.

Statements are produced semi-annually. The contract owner can elect paper or electronic statements. Electronic statements and contract information can be viewed on Equitable's Client Access ([client.equitable.ca](http://client.equitable.ca)) at any time.

# Pivotal Select Protection Class 100/100

## GROWTH AND PRINCIPAL PROTECTION

Pivotal Select Protection Class is a segregated fund product that offers investors a diverse investment selection with our highest level of guarantees. This product is well suited for:

- Investors looking for full principal protection at maturity and death
- Individuals seeking growth potential and flexibility
- Individuals looking for an efficient method of estate transfer
- Business owners looking for creditor protection
- 100% death benefit guarantee
- 100% maturity benefit guarantee every 15 years\*
- Multiple load types available
- Client initiated resets on the death benefit and maturity benefit guarantees once per year, up to the annuitant's 80th birthday\*\*
- Over 30 segregated fund options
- Dollar cost averaging
- Competitive MERs and insurance fees
- Potential for creditor protection and avoiding probate by designating a beneficiary
- Eligible for Preferred Pricing Program

\*Refer to "Guarantees" section for more details.

\*\*A reset of the maturity benefit guarantee will set a new deposit maturity date 15 years after the reset date.

- Non-registered
- TFSA
- RSP – individual or spousal
- LIRA, RLSP, LRSP
- RIF – individual or spousal
- LIF, PRIF, LRIF, RLIF

**Owner: Minimum age (no maximum age)**

- Non-registered: 16
- TFSA: 18
- RSP/LIRA/RLSP/LRSP: 16
- RIF/LIF/PRIF/LRIF/RLIF: Not applicable

**Annuitant: Minimum and maximum age\***

- Non-registered: 0–80
- TFSA: 18–80
- RSP/LIRA/RLSP/LRSP: 16–71
- RIF: 50–80 (issue ages less than 50 will be considered on an exception basis)
- LIF/PRIF/LRIF/RLIF: 50–80 (or as required by pension legislation)

\*Maximum ages are as of December 31 of the year the annuitant reaches the stated age.

**December 31 of the year the annuitant turns age:**

- 85\* (Non-registered, TFSA, RIF, LIF, PRIF, RLIF)
- 71 (RSP, LIRA, RLSP, LRSP)

\*Deposits over age 80 are limited to NL funds.

**New contracts:**

- \$500 or \$50 monthly pre-authorized debit (Non-registered, TFSA, RSP)
- \$500 (LIRA, RLSP, LRSP)
- \$10,000 (RIF, LIF, PRIF, LRIF, RLIF)

**Subsequent deposits:**

- \$50 per fund (all registrations)

- Investors can choose over 30 segregated funds from Canadian fund managers.
- Allocation options include: fixed income, balanced, domestic equities, foreign equities and portfolio funds.
- Multiple load types available (NL option, NL option, NL-CB and NL-CB5 option); based on our administrative rules, NL-CB and NL-CB5 units may not be held within the same contract.
- Deposits over age 80 are limited to NL option.

For added protection, Pivotal Select's Protection Class offers a separate Protection Class Guarantee Fee. This fee is charged at the end of each month. The fee is based on the market value of the fund. This fee is in addition to the MER.

**Death benefit guarantee:**

- The greater of the market value or 100% of deposits (reduced proportionately by any withdrawals).

**Deposit maturity guarantee:**

- Every 15 years the policy contract has a deposit maturity date. On that date, the contract guarantees the greater of the market value, or the applicable maturity guarantee.
- A 100% maturity guarantee applies to deposits made prior to the first policy anniversary.
- A 75% maturity guarantee applies to deposits made on or after the first policy anniversary. Any withdrawals will proportionately reduce the maturity guarantee.

- Minimum withdrawal of \$500 (unscheduled) or \$100 (scheduled).
- Two unscheduled withdrawals per year, after which a \$25 fee will be charged for each unscheduled withdrawal.

Statements are produced semi-annually. The policy owner can elect paper or electronic statements. Electronic statements and contract information can be viewed on Equitable's Client Access ([client.equitable.ca](http://client.equitable.ca)) at any time.

# About Equitable

At Equitable we believe in the power of working together. This guides how we work with each other. How we help our clients and partners. And how we support the communities where we live and work.

Together, with partners across Canada, we offer Individual Insurance, Group Insurance and Savings and Retirement solutions. To help our clients protect today and prepare tomorrow.

We believe the world is better when we work together to build an Equitable life for all.



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