



PIVOTAL SELECT™ Application

Tax-Free Savings Account
(TFSA)

Segregated Funds
Savings and Retirement





As an Equitable contract Owner you will have instant access to your contract information through **Equitable Client Access!**

What is Equitable Client Access?

It is our secure online site that allows you to access your contract information, right at your fingertips. With Equitable Client Access you can:

- **View contract details including:**
 - investment allocation and market values
 - transaction history and guarantees
 - pre-authorized payment information
 - retrieve fund information and performance

- **Update your personal information including:**
 - address and contact information
 - banking information and pre-authorized payment withdrawal date
 - beneficiary

- **Access your statements, tax slips and letters**

- **And more!**

Register for Equitable Client Access one of two ways:

1. Include your email address on this application and Equitable will email you a registration link once your contract is active.
2. Once you receive your contract confirmation notice, visit client.equitable.ca and click on "Create Account".

Do you have questions, or would you like some assistance registering your account? Our Client Care Centre would be pleased to help. You can reach them at 1 800 668 4095.



PIVOTAL SELECT SEGREGATED FUNDS APPLICATION – TFSA

All sections are mandatory unless they are marked as “Optional” in the section title.

Name of Advisor	Dealer/MGA Name	<i>Internal use only:</i> Contract number:
FundSERV Rep ID <small>(if advisor is not FundSERV eligible, provide Advisor Code)</small>	FundSERV Dealer ID <small>(if MGA is not FundSERV eligible, provide Branch Number)</small>	<i>Electronic applications only:</i> Application number
Advisor Email Address	MGA Email Address	Application generated date:

1. PLAN TYPE

This application is for a Tax-Free Savings Account (TFSA). Please select a Guarantee Class:

Pivotal Select Investment Class 75/75
 Pivotal Select Estate Class 75/100
 Pivotal Select Protection Class 100/100

2. OWNER/ANNUITANT INFORMATION (OWNER MUST BE THE ANNUITANT FOR A TFSA)

Note: Annuitant must be a Canadian resident and at least 18 years of age.

<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms.	Owner’s Name (first, middle initial, last)
Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	
Social Insurance Number (SIN) 	Expiry Date (if applicable)
Address (number, street and apartment)	City or Town
Province	Postal Code
Date of Birth (yyyy/mm/dd)	Telephone Number
Date of Birth (yyyy/mm/dd)	Email Address
Occupation (if retired or unemployed, indicate former occupation):	
Job Title: _____	
Duties: _____	

The email address is important!

← Once the contract is active we will email the Owner a link to register for **Equitable Client Access**. This website allows them to view and manage their contract information.



PIVOTAL SELECT SEGREGATED FUNDS APPLICATION – TFSA

3. SUCCESSOR ANNUITANT/SUCCESSOR OWNER (OPTIONAL SECTION)

On the death of the Annuitant, the contract will continue and therefore there is no death benefit until the death of the Successor Annuitant.
Note: the applicable Owner has full contractual rights.

Mr. Mrs. Ms.

Successor Annuitant's Name (first, middle initial, last)

Relationship to Annuitant (must be legally married or Common-Law Partner)

Sex: Male Female

Address (number, street and apartment) (if different from Annuitant)

City or Town

Province

Postal Code

Date of Birth (yyyy/mm/dd)

Social Insurance Number (SIN)

Expiry Date (if applicable)

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4. BENEFICIARY DESIGNATION

The person(s) you name here will receive a death benefit on the death of the last surviving Annuitant.

If your Spouse or Common-Law partner is the sole beneficiary at the time of your death and a Successor Annuitant has not been named, your spouse will have the option to receive the death benefit or to continue this contract as the Successor Annuitant.

Power of Attorney: If the application is signed by a Power of Attorney, a beneficiary designation cannot be made.

Applicant/Owner residing in Quebec: Quebec law stipulates that designation of the Owner's spouse (married or civil union) is irrevocable, unless the Owner indicates the designation to be revocable by checking the following box: I stipulate that any beneficiary designation of my spouse (married or civil union) is revocable.

Primary Beneficiary name(s)	Date of birth if minor (yyyy/mm/dd)	Trustee applies	Relationship to Annuitant (in Quebec – relationship to Owner)	Email or phone number of beneficiary	Benefit shared equally (unless % specified)
		<input type="checkbox"/>			%
		<input type="checkbox"/>			%
		<input type="checkbox"/>			%
		<input type="checkbox"/>			%
Contingent Beneficiary name(s)	Date of birth if minor (yyyy/mm/dd)	Trustee applies	Relationship to Annuitant (in Quebec – relationship to Owner)	Email or phone number of beneficiary	Benefit shared equally (unless % specified)
		<input type="checkbox"/>			%
		<input type="checkbox"/>			%
		<input type="checkbox"/>			%
		<input type="checkbox"/>			%

Trustee for all minor beneficiary(ies) (not applicable in Quebec): Name: _____

Annuity settlement option: If you would like one or more of your beneficiaries to receive the death benefit in the form of income payments from a payout annuity, complete the [Annuity Settlement Option form #455](#). You can find out more about this option in the [Gradual Inheritance Strategy form #1514](#).



PIVOTAL SELECT SEGREGATED FUNDS APPLICATION – TFSA

5. CONTRIBUTIONS (DEPOSIT(S) MUST BE MADE BY THE OWNER)

Note: Minimum initial deposit must be \$500 or \$50 ongoing Pre-Authorized Debit ("PAD").

Cheque \$ _____

One-time PAD \$ _____ (complete section 7)

Ongoing PAD \$ _____ (complete section 7)

External Transfer \$ _____

↳ Transferring Company: _____

Complete the ["Transfer Authorization Form" \(form #114\)](#) and send a copy to Equitable and the original to the relinquishing financial institution.

Loan \$ _____

↳ Lending Company: _____

Internal Transfer (specify \$ or %): _____

↳ Equitable Contract Number: _____

↳ Partial internal transfers will be moved pro-rata unless otherwise specified in Special Instructions (section 12).

Online Banking \$ _____

↳ Once the application has been submitted, the payor can make a deposit using the application or contract number and their financial institution's online banking service. For additional information and a list of banks set up with this service, visit equitable.ca/go/onlinebanking

6. FUND SELECTION

Based on our administrative rules:

- The minimum deposit is \$50 per fund.
- NL-CB and NL-CB5 may not be held within the same contract.
- Deposits over age 80 are limited to the NL sales charge option.
- If a fund name does not match the fund code provided, the fund code will be used.
- The fund code (s) must align with the Guarantee Class selected.

For fund availability, refer to the ["Pivotal Select segregated fund codes and fees" form #375SEL](#).

Fund Code	Segregated Fund Name	Sales Charge Option			%
		<input type="checkbox"/> NL	<input type="checkbox"/> NL-CB	<input type="checkbox"/> NL-CB5	
		<input type="checkbox"/> NL	<input type="checkbox"/> NL-CB	<input type="checkbox"/> NL-CB5	
		<input type="checkbox"/> NL	<input type="checkbox"/> NL-CB	<input type="checkbox"/> NL-CB5	
		<input type="checkbox"/> NL	<input type="checkbox"/> NL-CB	<input type="checkbox"/> NL-CB5	
		<input type="checkbox"/> NL	<input type="checkbox"/> NL-CB	<input type="checkbox"/> NL-CB5	

NL = No Load

NL-CB and NL-CB5 = No Load Chargeback (chargeback to advisor)

Unless advised by a subsequent instruction request from you, all future deposits received will be deposited to the same fund(s) as the original deposit. If dollar values have been provided, a proportional percentage will be calculated for future deposits.

In situations where the original deposit cannot be divided into percentages equaling 100% (e.g. 33.33%, 33.33%, 33.33% = 99.99%), the first fund listed will be rounded up (e.g. 33.34%, 33.33%, 33.33% = 100%).



PIVOTAL SELECT SEGREGATED FUNDS APPLICATION – TFSA

7. PRE-AUTHORIZED DEBIT (“PAD”) (OPTIONAL SECTION UNLESS REQUESTED IN SECTION 5)

Based on our administrative rules:

- There is a \$50 minimum deposit per fund for PAD
- Line of credit accounts or credit cards are not accepted
- There may be a time delay between the date you have selected and the money being transferred out of your bank account.

One-Time PAD:

Amount: \$ _____

Withdrawal Date:

Withdraw the funds on the date that all application requirements are met, OR

Specify date (yyyy/mm/dd): _____

Ongoing PAD:

Amount: \$ _____ PAD start date (yyyy/mm/dd): _____

Payment Frequency:

- Monthly (1 – 28)
- Semi-monthly (1 & 15)
- Bi-weekly (every other week)

To choose a different fund selection for regular pre-authorized debit payments, provide the details below. If instructions are not provided, the pre-authorized debit payments will be allocated according to the instructions in the Fund Selection section.

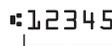
Fund Code	Fund Name	Allocation %

If a fund name does not match the fund code provided, the fund code will be used.

Banking Information:

Provide a document that has the banking information and payor details printed on it. E.g. A void cheque, an initial cheque, or a bank letter of direction.

Transit Number: _____



Transit Number



Bank Number



Account Number

Bank Number: _____

Account Number: _____

Note: The advisor must verify that the banking details provided match the banking details on the attached cheque/bank letter. If the banking information is incorrectly entered, the advisor will be responsible for paying Equitable the resulting fees.



PIVOTAL SELECT SEGREGATED FUNDS APPLICATION – TFSA

7. PRE-AUTHORIZED DEBIT ("PAD") (OPTIONAL SECTION UNLESS REQUESTED IN SECTION 5)

Waivers

The payor directs and authorizes The Equitable Life Insurance Company of Canada ("Equitable") and their financial institution to process withdrawals from their account, subject to the conditions listed here, for the purpose of collecting pre-authorized debits. The payor waives the right to receive pre-notification of the first withdrawal, or a change in the date of the withdrawal as defined by Payments Canada in Rule H1 at payments.ca.

Type of Service

For the purpose of this agreement, all pre-authorized debits from the payor's account will be treated as personal withdrawals.

Cancellation

The payor has the right to cancel the pre-authorized debit at any time. The pre-authorized debit shall remain in effect until the payor notifies Equitable of the cancellation.

NOTE: To ensure cancellation of the next withdrawal, notice by way of telephone, letter, email or fax must be received at Equitable's Head Office, 10 business days prior to the next withdrawal. The payor may contact their financial institution about their rights regarding cancellation. A sample cancellation form is available at payments.ca and may be completed and forwarded to their financial institution.

Contact Information

Equitable, One Westmount Road North P.O. Box 1603 Stn. Waterloo, Waterloo, ON N2J 4C7
TF: 1 800 668 4095 F: 519 883 7404 Email: savingsretirement@equitable.ca

Recourse & Reimbursement

The payor has certain recourse rights if any debit does not comply with this pre-authorized debit agreement. They have the right to receive reimbursement for any withdrawal that is not authorized or is not consistent with this pre-authorized debit agreement. To obtain more information on recourse rights, the payor may contact their financial institution or visit payments.ca.

8. DOLLAR COST AVERAGING (OPTIONAL SECTION)

Complete this section when a lump sum deposit is being made to a low risk fund, and you wish to regularly transfer to a different fund(s) allowing unit prices to be averaged during market fluctuations. Each "from fund" minimum is \$500 and each "to fund" minimum is \$50. Dollar Cost Averaging must be within the same sales charge option.

Select frequency:

- checkbox weekly checkbox monthly checkbox bi-monthly (once every two months) checkbox quarterly checkbox semi-annually checkbox annually

Indicate start date (1-28): (yyyy/mm/dd)

End date (Optional) (1-28): (yyyy/mm/dd)

Table with 4 columns: From Fund (Fund Code, Fund Amount), To Fund(s) (Fund Code, Fund Amount). Includes dollar signs in the Fund Amount cells.



PIVOTAL SELECT SEGREGATED FUNDS APPLICATION – TFSA

9. SCHEDULED INCOME PAYMENTS (OPTIONAL SECTION)

Complete this section to receive regularly scheduled withdrawals from your Equitable contract to your bank account. Please attach a VOID cheque.

\$ _____ per frequency
 monthly quarterly semi-annually annually

Start Date/Date of Withdrawal: _____
Please allow 3 – 5 days for processing yyyy/mm/dd (1-28)

Scheduled income payments will be made pro-rata unless otherwise specified below:

Fund Name	Fund Code	Allocation \$

If there is a discrepancy between the fund name and fund code, the fund code will be used. If more room is required, please indicate in the Special Instructions (section 12).

10. SOURCE OF FUNDS

What is the source of the money being deposited? Check all that apply:

- Salary or Earned Income
- Applicant/Owner Savings
- Business Income
- Borrowed Funds (provide details): _____
- Gifted Funds (provide details): _____
- Sale of Property (provide the address of the property): _____
- Proceeds from Death Benefits or Estate (provide the name of the deceased): _____
- Other (provide details): _____

11. PURPOSE OF THE CONTRACT

Please indicate the Owner's stated reason(s) for purchasing this contract. (Not all contracts are suitable for all purposes.)

- | | | |
|---|---|--|
| <input type="checkbox"/> Short Term Savings | <input type="checkbox"/> Retirement/Long Term Savings | <input type="checkbox"/> Business/Key Person Protection/Buy Sell Agreement |
| <input type="checkbox"/> Income Creation | <input type="checkbox"/> Mortgage/Debt Insurance | <input type="checkbox"/> Income/Family Protection |
| <input type="checkbox"/> Gift | <input type="checkbox"/> Education Purposes | <input type="checkbox"/> Legacy/Inheritance/Estate Protection |
| <input type="checkbox"/> Other _____ | | |

12. SPECIAL INSTRUCTIONS (OPTIONAL SECTION)



PIVOTAL SELECT SEGREGATED FUNDS APPLICATION – TFSA

13. PRIVACY CONSENT

In this section, unless otherwise specified, the terms “I”, “me” and “my” refer to the Owner of the contract.

1. I agree and confirm that the personal information willingly provided by me to the independent broker and/or Equitable and collected in this Application and held in their files will be used by Equitable for the purposes of issuing, servicing, administration, and claims processing related to this Application, and any resulting contract and any supplementary documents. The information on file is accessible for the above purposes to: authorized employees of Equitable; third parties retained by Equitable; its sales distribution network; Canadian or foreign tax authorities; and any other person or party whom I authorize.
2. I acknowledge that my personal information may be processed and stored outside of Canada and may therefore be subject to the laws of those jurisdictions. If my contract is issued in Quebec, my personal information will be stored outside Quebec.
3. As an Owner, I consent to the use of my email address to establish a Client Access account and provide associated notices, electronically deliver contract documents and communicate electronically for other contract administration purposes.
4. If providing contact information for a beneficiary, I confirm that I am authorized to act on their behalf and therefore consent and authorize the collection, use and communication of their personal information for contact purposes.
5. As an Owner, I consent and agree to: (a) this Application being transmitted to the Company electronically and received by the Company as my original application for insurance; and (b) electronic delivery to me of the contract, if issued, and any other documents or future written communications relating to the contract.
6. Electronic applications only: As an Owner, I consent and agree to the information in this application, including sensitive personal information such as my social insurance number, date of birth, and financial information, being included in the electronic documentation provided to each party who is required to sign the application. I consent to Equitable providing the information in this application to each other party for the purposes of signing the application. If I do not wish to provide this consent, I can decline to sign the application and inform my advisor that I wish to proceed with a paper application instead.

See equitable.ca for further details about the Company’s privacy practices and for information about how to contact the Company’s Privacy Officer.

Marketing Consent:

Equitable is authorized to use the information in this Application and its existing files to provide information to me about its other products and services, unless I specify No.



PIVOTAL SELECT SEGREGATED FUNDS APPLICATION – TFSA

14. AGREEMENT & SIGNATURES

In this section, unless otherwise specified, the terms “I”, “me” and “my” refer to the Owner of the contract.

I agree and confirm that:

1. My acceptance of the issued contract will indicate my acceptance of any changes, corrections or additions to this Application which Equitable makes in a Head Office Endorsement(s).
2. I certify that the information provided on this form is current, correct and complete. I will notify Equitable within 30 days of any change to my tax residency, US citizenship status or tax identification numbers.
3. Only Equitable’s Head Office is authorized to alter or modify this Application, issue a contract or waive any requirements, and any authorization must be in writing.
4. The issued contract shall not take effect until the initial deposit made with the Application has been honoured by my financial institution.
5. I request the issuer file an election to register the qualifying arrangement as a tax-free savings account under section 146.2 of the Income Tax Act (Canada) and if applicable, the Taxation Act (Quebec). I agree to provide any further information which may be required in connection with the registration of this contract.
6. I understand that SIN numbers are collected for income tax purposes.
7. I acknowledge, understand, and agree with the terms and conditions set out in the Pre-authorized Debit section.
8. I authorize Equitable to act on my service instructions as provided by my advisor. This trading authorization can include but is not limited to purchases, withdrawals, switches, resets, as well as modification of investment instructions, Pre-authorized Debit (PAD) and any Scheduled Withdrawal Plans (SWP). I acknowledge that Equitable may carry out any transaction requests provided by my advisor. I will set up an Equitable Client Access Account, as required by Equitable’s trading authorization administrative rules.

I acknowledge receipt of the Pivotal Select Contract and Information Folder and Fund Facts, and understand I can access these documents electronically at equitable.ca/contracts.

Signature of Owner/Annuitant

Signed in the province of

Date (yyyy/mm/dd)

Joint Payor Information (only required if more than one signature is required to authorize payment on the bank account)

By signing below, the Joint Payor is indicating they agree to the terms and conditions set out in the Pre-Authorized Debit section.

Name of Joint Payor

Signature of Joint Payor

Date (yyyy/mm/dd)

Name of Power of Attorney

_____ has signed on behalf of _____

If a Power of Attorney has signed on behalf of another individual, please attach the applicable documentation.



PIVOTAL SELECT SEGREGATED FUNDS APPLICATION – TFSA

15. ADVISOR CONFIRMATION & SIGNATURE

By signing below I, the Advisor, confirm that:

- I am licensed in the province in which the application is signed.
- I have explained the contents of the Pivotal Select Contract and Information Folder and Fund Facts to the Owner, and have provided the Owner with a copy of these documents.
- I have disclosed the following information to the Owner of the contract.
 - The name of the company or companies I represent.
 - Any commissions for the sale of insurance-based investment products and any bonuses, invitations to conferences or other incentives.
 - Any conflicts of interest I may have with respect to this transaction.
- I have reviewed the information provided in this application with the Owner and to the best of my knowledge, it is complete and true.

Advisor Signature

Date (yyyy/mm/dd)

You will need three copies of this application (one for the Owner, one for the advisor and one for Equitable).

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.



® or ™ denotes a trademark of The Equitable Life Insurance Company of Canada.