Equitable™
Insurance | Investments | Group Benefits

Equitable Guaranteed Investment Funds

Product at a Glance

Segregated funds can be an ideal addition to any investment strategy. They offer the potential for market growth while providing built-in guarantees and estate planning benefits. With Equitable Guaranteed Investment Funds™, clients can help build their financial future while safeguarding what matters most.

Investment Class 75/75

Product summary	Investment Class is a segregated fund guarantee option that offers investors a diverse investment selection. This option is well suited for: • Investors looking for low-fee investment options • Individuals looking for growth potential and flexibility	• Individuals seeking an efficient method of estate transfer • Business owners looking for creditor protection
Notable features	• Potential for creditor protection and avoiding probate fees by designating a beneficiary • 75% death benefit guarantee • Competitive Management Expense Ratios (MERs) with no added guarantee fee	• Eligible for Preferring Pricing and Householding programs • Asset rebalancing • Dollar cost averaging
Account types	• Non-registered • Tax-Free Savings Account (TFSA) • First Home Savings Account (FHSA) • Registered Retirement Savings Plan (RRSP) – individual and spousal	• Registered Retirement Income Fund (RRIF) – individual and spousal • Life Income Fund (LIF, PRIF, LRIF, RLIF) • Locked-in Retirement Account (LIRA, RLSP, LRSP)
Issue ages	Owner: Minimum age (no maximum age) • Non-registered: 16 (18 in Québec) • TFSA: 18 • FHSA: 18 • RRSP/LIRA/RLSP/LRSP: 16 (18 in Québec) • RRIF/LIF/PRIF/LRIF/RLIF: Varies by province	Annuitant: Minimum and maximum age* • Non-registered: 0–90 • TFSA: 18–90 • FHSA: 18–71 • RRSP/LIRA/RLSP/LRSP: 16–71 • RRIF: 50–90 (issue ages less than 50 will be considered on an exception basis) • LIF/PRIF/LRIF/RLIF: 50–90 (or as required by pension legislation)
	* The maximum age is based on the day before the annuitant's next birthday, except for FHSA, RRSP (individual and spousal), LIRA, RLSP, and LRSP contracts which use December 31 of the year the annuitant turns 71.	

Investment Class 75/75 (continued)

Minimum deposit	**Initial deposits:** • $100 or $25 monthly pre-authorized debit (non-registered, TFSA, FHSA, RRSP) • $100 (LIRA, RLSP, LRSP) • $10,000 (RRIF, LIF, PRIF, LRIF, RLIF)	**Subsequent deposits:** • $25 per fund (all account types)
Investment options	Investors can access a diverse selection of segregated funds offered by leading fund managers. Investment options include Canadian equities, foreign equities, balanced and portfolio funds, fixed income, specialty funds (e.g., environmental, social and governance), and index/ETF funds.	
Sales charge options	Multiple sales charge options available: • Front-End Load Option (FEL) - 0% to 5% • Chargeback Option - 3 years (CB3) • Chargeback Option - 5 years (CB5) Note: Deposits on CB3 and CB5 are allowed up to and including age 80.	
Guarantees	Death benefit guarantee: • The costs of the guarantee is built into the funds' MERs. There are no additional guarantee fees. • On the death of the annuitant, the beneficiary is guaranteed to receive at least 75% of the deposits made to the contract (reduced proportionately for all withdrawals).	
Transfers and withdrawals	• Minimum withdrawal or transfer of $100 • A short-term trading fee of 2% maybe be applied if fund units are withdrawn or transferred within 90 days of depositing them.	
Asset rebalancing	• Asset rebalancing allows owners to set a desired percentage allocation for each fund, and switches are automatically processed based on the frequency specified by the client (i.e., quarterly, semi-annually, annually) to maintain the fund allocation over time. • Asset rebalancing is available for funds that are within the same sales charge option.	
Preferred pricing and householding program	Equitable GIF™ owners who have at least $250,000 of cumulative savings within eligible contracts will receive a reduction on the Equitable GIF management fee. The reduction is applied at each month-end as a purchase of units to eligible funds. The householding option further enhances the Preferred Pricing program by allowing eligible family members who live at the same household to qualify for higher discount tiers by using the total value of their selected contracts to determine the Preferred Pricing tier applied to household members. For eligibility and full details, see the Equitable Preferred Pricing program, Form #2286.	

Estate Class 75/100

Product summary	Estate Class is a segregated fund guarantee option that offers investors a diverse investment selection with additional guarantees and features. This option is well suited for: • Investors looking for additional protection for their investments • Individuals seeking growth potential and flexibility	 • Individuals looking for an efficient method of estate transfer • Business owners looking for creditor protection
Notable features	• 100% death benefit guarantee • Potential for creditor protection and avoiding probate fees by designating a beneficiary • Competitive Management Expense Ratios (MERs) with no added guarantee fee • Eligible for Preferred Pricing and Householding program	• Client-initiated resets on the death benefit guarantee available once per year, up to the annuitant's 80th birthday • Asset rebalancing • Dollar cost averaging
Account types	• Non-registered • Tax-Free Savings Account (TFSA) • First Home Savings Account (FHSA) • Retirement Savings Plan (RRSP) – individual and spousal	• Registered Retirement Income Fund (RRIF) – individual and spousal • Life Income Fund (LIF, PRIF, LRIF, RLIF) • Locked-in Retirement Account (LIRA, RLSP, LRSP)
Issue ages	Owner: Minimum age (no maximum age) • Non-registered: 16 (18 in Québec) • TFSA: 18 • FHSA: 18 • RRSP/LIRA/RLSP/LRSP: 16 (18 in Québec) • RRIF/Spousal RRIF/LIF/PRIF/LRIF/RLIF: Varies by province	Annuitant: Minimum and maximum age* • Non-registered: 0–80 • TFSA: 18–80 • FHSA: 18–71 • RRSP/LIRA/RLSP/LRSP: 16–71 • RRIF: 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)
	* The maximum age is based on the day before the annuitant's next birthday, except for FHSA, RRSP (individual and spousal), LIRA, RLSP, and LRSP contracts, which use December 31 of the year the annuitant turns 71.	

Estate Class 75/100 (continued)

Minimum deposit	**Initial deposits:** • $100 or $25 monthly pre-authorized debit (Non-registered, TFSA, FHSA, RRSP) • $100 (LIRA, RLSP, LRSP) • $10,000 (RRIF, LIF, PRIF, LRIF, RLIF)	**Subsequent deposits::** • $25 per fund (all account types)
Investment options	Investors can access a diverse selection of segregated funds offered by leading fund managers. Investment options include Canadian equities, foreign equities, balanced and portfolio funds, fixed income, specialty funds (e.g., environmental, social and governance), and index/ETF funds.	
Sales charge options	Multiple sales charge options available: • Front-End Load Option (FEL) - 0% to 5% • Chargeback Option - 3 years (CB3) • Chargeback Option - 5 years (CB5) Note: Deposits on CB3 and CB5 are allowed up to and including age 80.	
Guarantees	**Death benefit guarantee:** • On the death of the annuitant, the beneficiary is guaranteed to receive at least 100% of the deposits made to the contract (reduced proportionately for all withdrawals). • Clients can request resets of the death benefit guarantee once per calendar year, up to the annuitant's 80th birthday. • For this enhanced protection, a separate guarantee fee is charged at the end of each month. The guarantee fee is a percentage of the market value of the fund and is in addition to the MER. The guarantee fees for each fund can be found in Equitable Guaranteed Investment Funds, available at equitable.ca/fundfacts.	
Transfers and withdrawals	• Minimum withdrawal or transfer of $100 • A short-term trading fee of 2% maybe be applied if units are withdrawn or transferred within 90 days of acquiring them.	
Asset rebalancing	• Asset rebalancing allows owners to set a desired percentage allocation for each fund, and switches are automatically processed based on the frequency specified by the client (i.e. quarterly, semi-annually, annually) to maintain the fund allocation over time. • Asset rebalancing is available for funds within the same sales charge option.	
Preferred pricing and householding program	Equitable GIF owners who have at least $250,000 of cumulative savings within eligible contracts will receive a reduction on the Equitable GIF management fee. The reduction is applied at each month-end as a purchase of units to eligible funds. The householding option further enhances the Preferred Pricing program by allowing eligible family members who live at the same household to qualify for higher discount tiers by using the total value of their selected contracts to determine the Preferred Pricing tier applied to household members. For eligibility and full details, see the Equitable Preferred Pricing program, Form #2286.	

Protection Class 100/100

Product summary	Protection Class is a segregated fund guarantee option that offers investors a diverse investment selection with our highest level of guarantees. This product is well suited for: • Investors looking for maximum principal protection at maturity and death • Individuals seeking growth potential with protections • Individuals looking for an efficient method of estate transfer • Business owners looking for creditor protection
Notable features	• 100% death benefit guarantee • Deposits are guaranteed (100% or 75%) on the guarantee maturity date* • Potential for creditor protection and avoiding probate fees by designating a beneficiary • Competitive Management Expense Ratios (MERs) with no added guarantee fee • Client initiated resets on the death benefit and maturity benefit guarantees available once per calendar year, up to the annuitant's 80th birthday** • Eligible for Preferred Pricing and Householding program • Asset rebalancing • Dollar cost averaging *Refer to "Guarantees" section of the Contract Provisions for more details. **A reset of the maturity benefit guarantee will set a new guarantee maturity date of 15 years plus one day after the reset date.
Eligible registrations	• Non-registered • Tax-Free Savings Account (TFSA) • Retirement Savings Plan (RRSP) – individual and spousal • Registered Retirement Savings Plan (RRSP) – individual and spousal • Registered Retirement Income Fund (RRIF) – individual and spousal • Life Income Fund (LIF, PRIF, LRIF, RLIF) • Locked-in Retirement Account (LIRA, RLSP, LRSP) Note: First Home Savings Accounts are not available
Issue ages	Owner: Minimum age (no maximum age) • Non-registered: 16 (18 in Québec) • TFSA: 18 • RSP/LIRA/RLSP/LRSP: 16 (18 in Québec) • RIF/LIF/PRIF/LRIF/RLIF: Varies by province 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) * The maximum age is based on the day before the annuitant's next birthday, except for FHSA, RRSP (individual and spousal), LIRA, RLSP, and LRSP contracts, which use December 31 of the year the annuitant turns 71.

Protection Class 100/100 (continued)

Minimum deposit	**Initial deposits:** • $100 or $25 monthly pre-authorized debit (non-registered, TFSA, RRSP) • $100 (LIRA, RLSP, LRSP) • $10,000 (RRIF, LIF, PRIF, LRIF, RLIF)	**Subsequent deposits:** • $25 per fund (all account types)
Investment options	Investors can access a diverse selection of segregated funds offered by leading fund managers. Investment options include Canadian equities, foreign equities, balanced and portfolio funds, fixed income, specialty funds (e.g., environmental, social and governance), and index/ETF funds.	
Sales charge options	Multiple sales charge options available: • Front-End Load Option (FEL) - 0% to 5% • Chargeback Option - 3 years (CB3) • Chargeback Option - 5 years (CB5) Note: Deposits on CB3 and CB5 are allowed up to and including age 80.	
Guarantees and resets	**Maturity benefit guarantee:** • On the application, the client selects a guarantee maturity date, which must be at least 15 years plus one day after the initial deposit. • On the guarantee maturity date, the contract guarantees the following (reduced proportionately by any withdrawals): – 100% of deposits made within one year of: (a) the initial deposit or (b) most recent reset or top up. – 100% of deposits made with more than 15 years before the guarantee maturity date. – 75% for all other deposits. • Clients can request resets of the maturity benefit guarantee up to once per calendar year, up to the annuitant's 80th birthday. **Death benefit guarantee:** • On the death of the annuitant, the beneficiary is guaranteed to receive at least 100% of the deposits made under the contract (reduced proportionately by any withdrawals). • Clients can request resets of the death benefit guarantee up to once per calendar year, up to the annuitant's 80th birthday. For this enhanced protection, a separate guarantee fee is charged at the end of each month. The guarantee fee is a percentage of the market value of the fund and is in addition to the MER. The guarantee fees for each fund can be found in Equitable Guaranteed Investment Funds, available at equitable.ca/fundfacts.	

Protection Class 100/100 (continued)

Transfers and withdrawals	• Minimum withdrawal or transfer of $100 • A short-term trading fee of 2% maybe be applied if units are withdrawn or transferred within 90 days of acquiring them.
Asset rebalancing	• Asset rebalancing allows owners to set a desired percentage allocation for each fund, and switches are automatically processed based on the frequency specified by the client (i.e., quarterly, semi-annually, annually) to maintain the fund allocation over time. • Asset rebalancing is available for funds that are within the same sales charge option.
Preferred pricing and householding program	Equitable GIF owners who have at least $250,000 of cumulative savings within eligible contracts will receive a reduction on the Equitable GIF management fee. The reduction is applied at each month-end as a purchase of units to eligible funds. The householding option further enhances the Preferred Pricing program by allowing eligible family members who live at the same household to qualify for higher discount tiers by using the total value of their selected contracts to determine the Preferred Pricing tier applied to household members. For eligibility and full details, see the Equitable Preferred Pricing program, Form #2286.

About Equitable

At Equitable, we believe in the power of together. This is how we focus on our clients. It's how we support advisors and give back to our communities.

Partnered with advisors we offer insurance, investments and group benefit solutions to help our clients protect today and prepare tomorrow. We believe the world is better when we work together.

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