



Insurance | Investments | Group Benefits

# Equitable's Competitive Advantage



When it comes to simple and straightforward investment products and resources for clients, advisors look to Equitable® to help build and support their business.

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|  <p>Tools and Resources Advisors Appreciate</p> | <ul style="list-style-type: none"> <li>• <b>EZcomplete®:</b> Fill and submit applications quickly and easily using our online application process, including digital signature capabilities.</li> <li>• <b>EZtransact®:</b> A straightforward way to manage clients' segregated fund contracts conveniently by eliminating the hassle of filling out forms, facilitating signatures, and submitting copies to your MGA.</li> <li>• <b>EquiNet®:</b> Our advisor website has product information, answers to commonly asked questions, sample applications and forms, marketing materials and so much more.</li> <li>• <b>Document Lookup:</b> Access client contract information, statements, letters and tax receipts quickly and easily.</li> <li>• <b>Policy/New Business Inquiry:</b> Generate online reports for clients that include payment details, transactions, investment, beneficiary information and more.</li> <li>• <b>Limited Trading Authorization:</b> Built into our Guaranteed Interest Account (GIA) and Guaranteed Investment Fund (GIF) segregated fund applications to simplify the process of submitting client requests.</li> <li>• <b>Online contract delivery:</b> The GIA and GIF segregated funds contract and point of sale documents can be delivered to the client online through <a href="http://www.equitable.ca/contracts">www.equitable.ca/contracts</a>.</li> </ul> |
|  <p>Resources Clients Appreciate</p>           | <ul style="list-style-type: none"> <li>• <b>Equitable Client Access®:</b> An online client portal that clients can use to view their contract information and market values, and tools that allow clients to make updates to their banking details and contact information, and even download annual tax slips.</li> <li>• <b>Online Banking:</b> Clients can make additional deposits to their savings contract through their financial institution's online banking service.</li> </ul>   |
|  <p>Personalized Service</p>                   | <ul style="list-style-type: none"> <li>• <b>Dedicated Service:</b> A dedicated Advisor Service team equipped to effectively answer your questions.</li> <li>• <b>Local Director, Investment Sales representatives</b> who are pleased to lend their expertise and experience to your business through personalized sales support.</li> </ul>  |
|  <p>Strong Foundation</p>                      | <ul style="list-style-type: none"> <li>• We are proudly Canadian and have been serving our contractholders since 1920.</li> <li>• We are owned by our participating contractholders, not shareholders, allowing us to focus on the long-term interests of our contractholders.</li> <li>• We build relationships by being honest and trustworthy.</li> <li>• We know that by listening and collaborating with you, we can better serve clients.</li> </ul>  |

# Equitable's Competitive Advantage

| Simple and Straightforward Products                       |   |
|---|---|
| <p><b>Guaranteed Investment Fund segregated funds</b></p> | <ul style="list-style-type: none"> <li>• <b>A world of investment opportunity:</b> Fund choices that offer a wide range of asset classes, with global investment options available within every guarantee class.</li> <li>• <b>Powerful resets:</b> Annual client-initiated resets to age 80 that lock-in market gains, available with Estate Class 75/100 and Protection Class 100/100 guarantee options.</li> <li>• <b>Industry leading 100% death benefit guarantee:</b> Offers a non-reducing death benefit, where every deposit made to the Estate Class (75/100) and Protection Class (100/100) guarantee options always receives a 100% death benefit guarantee, with deposits accepted to age 85.</li> <li>• <b>Industry leading 100% maturity guarantee:</b> Every deposit made to the Protection Class (100/100) guarantee option within the first year is fully protected with a 100% maturity guarantee* on the 15th contract anniversary.</li> <li>• <b>Competitive Price:</b> Offering competitive Management Expense Ratios and some of the lowest guarantee fees amongst our competitors.</li> <li>• <b>Equitable Asset Management Group:</b> Cost effective exchange-traded fund portfolios that are managed using a time-tested, actively managed tactical asset allocation investment process, to help deliver long-term performance.</li> </ul> |
| <p><b>Payout Annuities</b></p>                            | <ul style="list-style-type: none"> <li>• <b>Competitive incomes:</b> Industry leading payout annuity incomes that consistently rank high or highest for annuity income on registered funds.</li> <li>• <b>Online Annuity Quotation Software:</b> Create, save and edit illustrations on EquiNet.</li> <li>• <b>Annuity Settlement Option:</b> Clients can choose to have the death benefit paid to their beneficiary as income payments in the form of a payout annuity through the Annuity Settlement Option.</li> </ul>   |
| <p><b>Daily/Guaranteed Interest Accounts</b></p>          | <ul style="list-style-type: none"> <li>• <b>Highly competitive interest rates:</b> Consistently competitive interest rates, available from the first dollar invested. Additionally, clients who are depositing large dollar amounts have access to further enhanced interest rates.</li> <li>• <b>Flexible Rate Guarantees:</b> Equitable offers a better of three business day rate guarantees for deposits made directly from the client, and a 45-day set rate guarantee that locks in the current interest rate for up to 45 days for external transfers or upcoming maturities.</li> <li>• <b>Laddering Option:</b> Laddering allows clients to invest now, have access to a portion of their investment each year, and benefit from higher interest rates typically reserved for longer-term investments</li> <li>• <b>Advisor Rate Discretion Option:</b> Advisors can allocate a portion of their commission to enhance their clients' interest rate.</li> </ul>  |

*To find out more about Equitable's competitive advantage, contact your Director, Investment Sales, or our Advisor Service team at 1 866 884 7427 today.*

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\* Every 15 years the 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 anniversary. A 75% maturity guarantee applies to deposits made on or after the first contract anniversary. Any withdrawals will proportionately reduce the maturity and death benefit guarantees.

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