



Insurance | Investments | Group Benefits

Equitable Generations™ universal life

Savings and investment options



Savings and investment options

Universal life insurance not only helps protect you but can also help you save and grow your money—all in one policy. With a universal life plan from Equitable®, you can choose to invest your money in several different ways. Some investment choices are safer and guarantee no loss on your investment. Others are riskier, which means you could earn more, but you might also lose money if the market performs poorly.

Before you make your investment selections, it's important to think about how much risk you're comfortable with. This guide will make it easier to understand each investment option so you can decide what's best for you.

Understanding your savings and investment options

You can invest your money into any mix of the following:

Daily Interest account (DIA)

This works a lot like a typical savings account you might have at a bank. It's a very safe choice because you will never lose money. The interest rate you earn will always be at least 90% of what 91-Day Government of Canada Treasury Bills pay, minus 1.5%. Interest paid will never be negative.

Guaranteed deposit account (GDA)

You will need to invest at least \$500 into a guaranteed deposit account to start and you can choose the term that you want to invest for. Terms available are 1 year, 5 years, or 10 years. The interest rate is set at the beginning and will not change during the term. Interest paid will never be negative.

Linked interest options (LIO)

These offer the ability to maintain non-registered accounts that benefit from tax-advantaged earnings, with performance aligned to domestic and global equity and bond markets. There are five LIO types available.

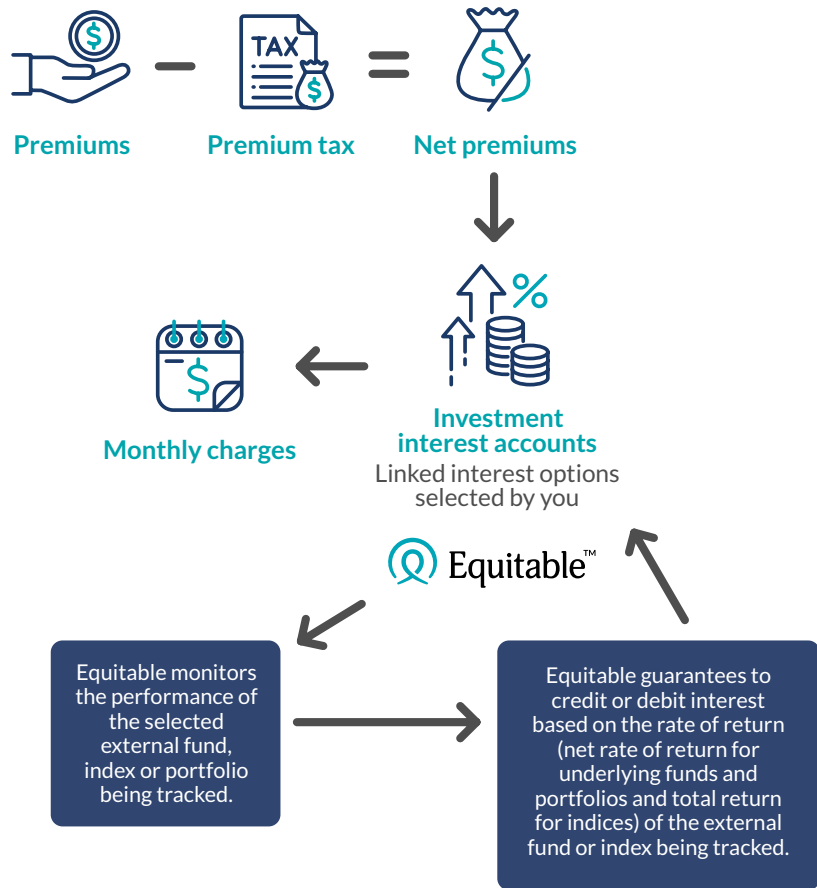
Linked interest options (LIO) – Comparison

Index Options	Interest paid is based on how major stock market indexes perform.
ESG Index Options	Interest paid is based on the performance of indexes that follow environmental, social, and governance (ESG) rules.
Managed Fund Options	Interest paid is based on the results of funds managed by some top professional money managers.
Portfolio Options	Interest paid is based on portfolios designed for different risk levels and investor goals.
Target Date Options	Interest paid is based on portfolios that help grow your money during your income earning years and keep it stable when you retire.

How do LIO work?

When you invest in LIO, your net premiums are not used to buy shares or units of the index or fund that is tracked by your LIO. Instead, your net universal life insurance premiums go into Equitable’s general assets, earning interest that reflects how the tracked index or fund performs.

The value of the LIO in your policy will go up or down depending on how the index or fund your LIO tracks is doing.



Equitable monitors how your investments are doing and updates your account value accordingly.

- If the fund or index you pick does well, the growth will increase your account value.
- If it does poorly, the loss will decrease your account value.

Starting Account Value	Rate of return of the fund being tracked	Your New Account Value
\$2,000	2%	\$2,040
	-3%	\$1,940



About linked interest options

LIO are not guaranteed to always make you money. Sometimes, you could actually lose money, and your account value could go down. It will depend on the LIO you selected and when and how much money you put into each. Just because these funds did well in the past doesn't mean they will do well in the future—it can change.

When deciding where to invest your money, think about how much risk you are willing to accept. If you plan to deposit the minimum premium required for your policy, or just a little more, you likely shouldn't pick risky options. Instead, you might want to stick with safer choices like the daily interest account or the guaranteed deposit accounts, where you are guaranteed to not lose money.

How do you know what mix of investments to choose?

When choosing your investments, think about your goals, how long you want to invest, and how much risk you are okay with. Some people are willing to accept more risk for the chance to make more money. Others want safer choices that protect their money.

By completing the [Equitable Generations Investor Profile Questionnaire \(2057\)](#) you can find out what type of investor you are. This will show you some good choices for how to split your investment options.

Your financial advisor can assist you with completing the questionnaire, deciding how much risk you want to take, and choosing the most suitable investment options for your needs.

- You can choose your own mix of guaranteed investments, fixed income, and equities.
- Or you can choose the Portfolio Option that matches your investor profile.

Investment profile categories

■ Guaranteed ■ Fixed Income ■ Equity



Minimal Risk:

100% Guaranteed
(Guaranteed deposit accounts)



Conservative:

30% Equity, 45% Fixed Income, 25% Guaranteed
OR Diversified Income Portfolio



Moderate Conservative:

40% Equity, 40% Fixed Income, 20% Guaranteed
OR 60% Balanced, 20% Fixed Income, 20% Guaranteed
OR Balanced Income Portfolio / Canadian Neutral Portfolio



Balanced Growth:

60% Equity, 40% Fixed Income
OR 100% Balanced
OR Balanced Growth Portfolio / Canadian Balanced Portfolio



Growth:

80% Equity, 20% Fixed Income
OR 80% Balanced, 20% Equity
OR Growth Portfolio / Global Equity Portfolio



Aggressive Growth:

100% Equity
OR Diversified Equity Portfolio

Savings and investment options

■ Guaranteed ■ Fixed Income ■ Balanced ■ Equity

Guaranteed Investment Options	Daily Interest Account Guaranteed Deposit Accounts (terms of 1, 5 and 10 years)
Fixed Income Exposure	Managed Fund Option – Canadian Bond Managed Fund Option – Global Fixed Income Managed Fund Option – Sustainable Bond
Balanced Exposure	Managed Fund Option – Global Equity Balanced Managed Fund Option – Sustainable Balanced Target Date Option – Target Date 2035 Target Date Option – Target Date 2040 Target Date Option – Target Date 2045 Target Date Option – Target Date 2050 Target Date Option – Target Date 2055 Target Date Option – Target Date 2060
Domestic Equity Exposure	Index Option – Canadian Equity Index ESG Index Option – Canadian Equity Index (ESG) Managed Fund Option – Special Situations Managed Fund Option – Canadian Equity Managed Fund Option – Large Cap Canadian Equity
U.S. Equity Exposure	Index Option – American Equity Index ESG Index Option – American Equity Index (ESG) Index Option – US Technologies Index Managed Fund Option – American Equity Managed Fund Option – American Growth Equity
Foreign Equity Exposure	ESG Index Option – European Equity Index (ESG) Managed Fund Option – Global Equity Managed Fund Option – Global Innovators Equity Managed Fund Option – International Equity Managed Fund Option – Sustainable Equity
Portfolio Interest Options	Portfolio Option – Diversified Income Portfolio (conservative) Portfolio Option – Balanced Income Portfolio (moderate conservative) Portfolio Option – Canadian Neutral Portfolio (moderate conservative) Portfolio Option – Balanced Growth Portfolio (balanced) Portfolio Option – Canadian Balanced Portfolio (balanced) Portfolio Option – Growth Portfolio (growth) Portfolio Option – Global Equity Portfolio (growth) Portfolio Option – Diversified Equity Portfolio (aggressive growth)

Fund performance & resources

You can find the latest information about our investment options and how they are doing on the Rates and Performance page on our website, www.equitable.ca.

We partnered with [Fundata \(Canada Inc.\)](#) to provide comprehensive reporting of [linked Interest options](#). The webpage linked above has the latest fund information for all our universal life plans, both previous and current solutions – all in one convenient location.

Using this page, you will be able to:

- **Save your favourite linked interest options** so you can easily find them again.
- **Search for linked interest options** by its name or by what index or fund it tracks.
- **Sort linked interest options** by what they mainly invest in.
- **Share the information with others**, like your friends or family.
- **Compare two or more linked interest options** and see which ones have performed better in the past.

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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