







PIVOTAL SELECT SEGREGATED FUND CODES AND FEES

| Fund Codes | Investment Class 75/75 | | | | | Estate Class 75/100 | | | | | Protection Class 100/100 | | | | |
|---|---------------------------|-----|------|-------|--------|------------------------|-----|------|-------|--------|-----------------------------|------|------|-------|--------|
| | DSC | NL | LL | NL-CB | NL-CB5 | DSC | NL | LL | NL-CB | NL-CB5 | DSC | NL | LL | NL-CB | NL-CB5 |
| FIXED INCOME | | | | | | | | | | | | | | | |
| EL Active Canadian Bond Fund Select | 602 | 702 | 1202 | 3002 | 5002 | 802 | 902 | 1302 | 3102 | 5102 | 1002 | 1102 | 1402 | 3202 | 5202 |
| EL Bissett Core Plus Bond Fund Select | - | 760 | - | 3060 | 5060 | - | - | - | - | - | - | - | - | - | - |
| EL Invesco Global Bond Fund Select | 611 | 711 | 1211 | 3011 | 5011 | 811 | 911 | 1311 | 3111 | 5111 | 1011 | 1111 | 1411 | 3211 | 5211 |
| EL Mackenzie Unconstrained Fixed Income Fund Select | 646 | 746 | 1246 | 3046 | 5046 | 846 | 946 | 1346 | 3146 | 5146 | 1046 | 1146 | 1446 | 3246 | 5246 |
| EL Money Market Fund Select | 605 | 705 | 1205 | 3005 | 5005 | 805 | 905 | 1305 | 3105 | 5105 | 1005 | 1105 | 1405 | 3205 | 5205 |
| BALANCED | | | | | | | | | | | | | | | |
| EL Bissett Monthly Income and Growth Fund Select | 642 | 742 | 1242 | 3042 | 5042 | 842 | 942 | 1342 | 3142 | 5142 | 1042 | 1142 | 1442 | 3242 | 5242 |
| EL Dynamic U.S. Monthly Income Fund Select | 655 | 755 | 1255 | 3055 | 5055 | 855 | 955 | 1355 | 3155 | 5155 | 1055 | 1155 | 1455 | 3255 | 5255 |
| EL Dynamic Value Balanced Fund Select | 633 | 733 | 1233 | 3033 | 5033 | 833 | 933 | 1333 | 3133 | 5133 | 1033 | 1133 | 1433 | 3233 | 5233 |
|  EL Fidelity® Climate Leadership Balanced Fund Select | - | 761 | - | 3061 | 5061 | - | - | - | - | - | - | - | - | - | - |
| EL Invesco Global Balanced Fund Select | 619 | 719 | 1219 | 3019 | 5019 | 819 | 919 | 1319 | 3119 | 5119 | 1019 | 1119 | 1419 | 3219 | 5219 |
| EL Mackenzie Canadian Growth Balanced Fund Select | 635 | 735 | 1235 | 3035 | 5035 | 835 | 935 | 1335 | 3135 | 5135 | 1035 | 1135 | 1435 | 3235 | 5235 |
| EL Mackenzie Global Strategic Income Fund Select | 651 | 751 | 1251 | 3051 | 5051 | 851 | 951 | 1351 | 3151 | 5151 | 1051 | 1151 | 1451 | 3251 | 5251 |
| EL Mackenzie Income Fund Select | 641 | 741 | 1241 | 3041 | 5041 | 841 | 941 | 1341 | 3141 | 5141 | 1041 | 1141 | 1441 | 3241 | 5241 |
| EL Mackenzie Ivy Canadian Balanced Fund Select | 654 | 754 | 1254 | 3054 | 5054 | 854 | 954 | 1354 | 3154 | 5154 | 1054 | 1154 | 1454 | 3254 | 5254 |
| EL Mackenzie Ivy Global Balanced Fund Select | 648 | 748 | 1248 | 3048 | 5048 | 848 | 948 | 1348 | 3148 | 5148 | 1048 | 1148 | 1448 | 3248 | 5248 |
| DOMESTIC EQUITIES | | | | | | | | | | | | | | | |
| EL Bissett Canadian Equity Fund Select | 640 | 740 | 1240 | 3040 | 5040 | 840 | 940 | 1340 | 3140 | 5140 | 1040 | 1140 | 1440 | 3240 | 5240 |
| EL Bissett Dividend Income Fund Select | 616 | 716 | 1216 | 3016 | 5016 | 816 | 916 | 1316 | 3116 | 5116 | 1016 | 1116 | 1416 | 3216 | 5216 |
| EL Canadian Stock Fund Select | 603 | 703 | 1203 | 3003 | 5003 | 803 | 903 | 1303 | 3103 | 5103 | 1003 | 1103 | 1403 | 3203 | 5203 |
| EL Dynamic Equity Income Fund Select | 649 | 749 | 1249 | 3049 | 5049 | 849 | 949 | 1349 | 3149 | 5149 | 1049 | 1149 | 1449 | 3249 | 5249 |
| EL Fidelity® Special Situations Fund Select | 617 | 717 | 1217 | 3017 | 5017 | 817 | 917 | 1317 | 3117 | 5117 | 1017 | 1117 | 1417 | 3217 | 5217 |
| EL Low Volatility Canadian Equity Fund Select | 609 | 709 | 1209 | 3009 | 5009 | 809 | 909 | 1309 | 3109 | 5109 | 1009 | 1109 | 1409 | 3209 | 5209 |
| FOREIGN EQUITIES | | | | | | | | | | | | | | | |
|  EL ClearBridge Sustainable Global Infrastructure Income Fund Select | - | 768 | - | 3068 | 5068 | - | - | - | - | - | - | - | - | - | - |
| EL Dynamic American Fund Select | 647 | 747 | 1247 | 3047 | 5047 | 847 | 947 | 1347 | 3147 | 5147 | 1047 | 1147 | 1447 | 3247 | 5247 |
| EL Dynamic Asia Pacific Equity Fund Select | - | 770 | - | 3070 | 5070 | - | - | - | - | - | - | - | - | - | - |
| EL Dynamic Global Discovery Fund Select | 645 | 745 | 1245 | 3045 | 5045 | 845 | 945 | 1345 | 3145 | 5145 | 1045 | 1145 | 1445 | 3245 | 5245 |
| EL Dynamic Global Real Estate Fund Select | - | 769 | - | 3069 | 5069 | - | - | - | - | - | - | - | - | - | - |
|  EL Fidelity® Climate Leadership Fund Select | - | 762 | - | 3062 | 5062 | - | - | - | - | - | - | - | - | - | - |
| EL Fidelity® Global Innovators Fund Select | - | 767 | - | 3067 | 5067 | - | - | - | - | - | - | - | - | - | - |
| EL Fidelity® U.S. Focused Stock Fund Select | - | 763 | - | 3063 | 5063 | - | - | - | - | - | - | - | - | - | - |
| EL Invesco Europlus Fund Select | 618 | 718 | 1218 | 3018 | 5018 | 818 | 918 | 1318 | 3118 | 5118 | 1018 | 1118 | 1418 | 3218 | 5218 |
| EL Invesco Global Companies Fund Select | 650 | 750 | 1250 | 3050 | 5050 | 850 | 950 | 1350 | 3150 | 5150 | 1050 | 1150 | 1450 | 3250 | 5250 |
| EL Invesco International Companies Fund Select | 630 | 730 | 1230 | 3030 | 5030 | 830 | 930 | 1330 | 3130 | 5130 | 1030 | 1130 | 1430 | 3230 | 5230 |
| EL Mackenzie Emerging Markets Fund Select | - | 771 | - | 3071 | 5071 | - | - | - | - | - | - | - | - | - | - |

PIVOTAL SELECT SEGREGATED FUND CODES AND FEES

| Fund Names | Investment Class 75/75 | | | | | Estate Class 75/100 | | | | | Protection Class 100/100 | | | | |
|--|---------------------------|-----|------|-------|--------|------------------------|-----|------|-------|--------|-----------------------------|------|------|-------|--------|
| | DSC | NL | LL | NL-CB | NL-CB5 | DSC | NL | LL | NL-CB | NL-CB5 | DSC | NL | LL | NL-CB | NL-CB5 |
| INDEX FUNDS | | | | | | | | | | | | | | | |
|  EL NASDAQ 100 ESG Index Fund Select | - | 766 | - | 3066 | 5066 | - | - | - | - | - | - | - | - | - | - |
|  EL S&P 500 ESG Index Fund Select | - | 765 | - | 3065 | 5065 | - | - | - | - | - | - | - | - | - | - |
|  EL S&P/TSX Composite ESG Index Fund Select | - | 764 | - | 3064 | 5064 | - | - | - | - | - | - | - | - | - | - |
| PORTFOLIO FUNDS | | | | | | | | | | | | | | | |
| EL Active Balanced Growth Portfolio Select | 639 | 739 | 1239 | 3039 | 5039 | 839 | 939 | 1339 | 3139 | 5139 | 1039 | 1139 | 1439 | 3239 | 5239 |
| EL Active Balanced Income Portfolio Select | 638 | 738 | 1238 | 3038 | 5038 | 838 | 938 | 1338 | 3138 | 5138 | 1038 | 1138 | 1438 | 3238 | 5238 |
| EL Active Balanced Portfolio Select | 637 | 737 | 1237 | 3037 | 5037 | 837 | 937 | 1337 | 3137 | 5137 | 1037 | 1137 | 1437 | 3237 | 5237 |
| EL Fidelity® Tactical Asset Allocation Balanced Portfolio Select | 644 | 744 | 1244 | 3044 | 5044 | 844 | 944 | 1344 | 3144 | 5144 | 1044 | 1144 | 1444 | 3244 | 5244 |
| EL Fidelity® Tactical Asset Allocation Growth Portfolio Select | 652 | 752 | 1252 | 3052 | 5052 | 852 | 952 | 1352 | 3152 | 5152 | 1052 | 1152 | 1452 | 3252 | 5252 |
| EL Fidelity® Tactical Asset Allocation Income Portfolio Select | 643 | 743 | 1243 | 3043 | 5043 | 843 | 943 | 1343 | 3143 | 5143 | 1043 | 1143 | 1443 | 3243 | 5243 |
| EL Quotential Balanced Growth Portfolio Select | 622 | 722 | 1222 | 3022 | 5022 | 822 | 922 | 1322 | 3122 | 5122 | 1022 | 1122 | 1422 | 3222 | 5222 |
| EL Quotential Balanced Income Portfolio Select | 621 | 721 | 1221 | 3021 | 5021 | 821 | 921 | 1321 | 3121 | 5121 | 1021 | 1121 | 1421 | 3221 | 5221 |
| EL Quotential Diversified Equity Portfolio Select | 624 | 724 | 1224 | 3024 | 5024 | 824 | 924 | 1324 | 3124 | 5124 | 1024 | 1124 | 1424 | 3224 | 5224 |
| EL Quotential Diversified Income Portfolio Select | 623 | 723 | 1223 | 3023 | 5023 | 823 | 923 | 1323 | 3123 | 5123 | 1023 | 1123 | 1423 | 3223 | 5223 |
| EL Quotential Growth Portfolio Select | 625 | 725 | 1225 | 3025 | 5025 | 825 | 925 | 1325 | 3125 | 5125 | 1025 | 1125 | 1425 | 3225 | 5225 |



DSC = Deferred Sales Charge (sales charge applies to client), NL = No Load, LL = Low Load (sales charge applies to client), NL-CB and NL-CB5 = No Load CB (chargeback to advisor). Based on our administrative rules, DSC, LL, NL-CB and NL-CB5 units may not be held within the same contract.

EL = Equitable Life. All fund codes begin with the prefix "ELC".

 Sustainable Investments include investments that intend to apply one or more ESG (Environmental, Social and Governance) principles in their investment strategy.

FOR ADVISOR USE ONLY

ASSET ALLOCATION, MERS AND GUARANTEE FEES

| Fund Codes | Asset Allocation ¹ | | Estimated MER ² | Guarantee Fees ³ | | |
|---|-------------------------------|-------------------|----------------------------|-----------------------------|-----------------------|----------------------------|
| | Equities | Fixed Income/Cash | | Investment Class (75/75) | Estate Class (75/100) | Protection Class (100/100) |
| FIXED INCOME | | | | | | |
| EL Active Canadian Bond Fund Select | 0% | 100% | 2.12% | 0% | 0.20% | 0.40% |
| EL Bissett Core Plus Bond Fund Select | 0% | 100% | 1.97% | 0% | – | – |
| EL Invesco Global Bond Fund Select | 0% | 100% | 2.46% | 0% | 0.25% | 0.50% |
| EL Mackenzie Unconstrained Fixed Income Fund Select | 0% | 100% | 2.72% | 0% | 0.25% | 0.50% |
| EL Money Market Fund Select | 0% | 100% | 1.35% | 0% | 0.15% | 0.20% |
| BALANCED | | | | | | |
| EL Bissett Monthly Income and Growth Fund Select | 60% | 40% | 2.69% | 0% | 0.25% | 0.55% |
| EL Dynamic U.S. Monthly Income Fund Select | 60% | 40% | 3.06% | 0% | 0.30% | 0.70% |
| EL Dynamic Value Balanced Fund Select | 60% | 40% | 2.95% | 0% | 0.30% | 0.60% |
|  EL Fidelity® Climate Leadership Balanced Fund Select | 60% | 40% | 2.87% | 0% | – | – |
| EL Invesco Global Balanced Fund Select | 70% | 30% | 2.91% | 0% | 0.30% | 0.60% |
| EL Mackenzie Canadian Growth Balanced Fund Select | 65% | 35% | 2.84% | 0% | 0.25% | 0.55% |
| EL Mackenzie Global Strategic Income Fund Select | 53% | 47% | 2.82% | 0% | 0.30% | 0.60% |
| EL Mackenzie Income Fund Select | 30% | 70% | 2.90% | 0% | 0.20% | 0.50% |
| EL Mackenzie Ivy Canadian Balanced Fund Select | 75% | 25% | 2.83% | 0% | 0.30% | 0.60% |
| EL Mackenzie Ivy Global Balanced Fund Select | 75% | 25% | 2.83% | 0% | 0.30% | 0.65% |
| DOMESTIC EQUITIES | | | | | | |
| EL Bissett Canadian Equity Fund Select | 100% | 0% | 2.82% | 0% | 0.30% | 0.90% |
| EL Bissett Dividend Income Fund Select | 85% | 15% | 2.68% | 0% | 0.25% | 0.80% |
| EL Canadian Stock Fund Select | 100% | 0% | 2.68% | 0% | 0.30% | 0.90% |
| EL Dynamic Equity Income Fund Select | 100% | 0% | 2.78% | 0% | 0.30% | 0.90% |
| EL Fidelity® Special Situations Fund Select | 100% | 0% | 3.07% | 0% | 0.50% | 1.00% |
| EL Low Volatility Canadian Equity Fund Select | 100% | 0% | 2.65% | 0% | 0.30% | 0.90% |
| FOREIGN EQUITIES | | | | | | |
|  EL ClearBridge Sustainable Global Infrastructure Income Fund Select | 100% | 0% | 2.74% | 0% | – | – |
| EL Dynamic American Fund Select | 100% | 0% | 3.12% | 0% | 0.40% | 1.00% |
| EL Dynamic Asia Pacific Equity Fund Select | 100% | 0% | 2.68% | 0% | – | – |
| EL Dynamic Global Discovery Fund Select | 100% | 0% | 3.31% | 0% | 0.40% | 1.00% |
| EL Dynamic Global Real Estate Fund Select | 100% | 0% | 2.64% | 0% | – | – |
|  EL Fidelity® Climate Leadership Fund Select | 100% | 0% | 2.87% | 0% | – | – |
| EL Fidelity® Global Innovators Fund Select | 100% | 0% | 2.90% | 0% | – | – |
| EL Fidelity® U.S. Focused Stock Fund Select | 100% | 0% | 2.83% | 0% | – | – |
| EL Invesco Europlus Fund Select | 100% | 0% | 3.13% | 0% | 0.50% | 0.85% |
| EL Invesco Global Companies Fund Select | 100% | 0% | 3.10% | 0% | 0.45% | 0.90% |
| EL Invesco International Companies Fund Select | 100% | 0% | 2.87% | 0% | 0.40% | 1.00% |
| EL Mackenzie Emerging Markets Fund Select | 100% | 0% | 2.91% | 0% | – | – |

ASSET ALLOCATION, MERS AND GUARANTEE FEES

| Fund Codes | Asset Allocation ¹ | | Estimated MER ² | Guarantee Fees ³ | | |
|--|-------------------------------|-------------------|----------------------------|-----------------------------|-----------------------|----------------------------|
| | Equities | Fixed Income/Cash | | Investment Class (75/75) | Estate Class (75/100) | Protection Class (100/100) |
| INDEX FUNDS | | | | | | |
| EL NASDAQ 100 ESG Index Fund Select | 100% | 0% | 2.44% | 0% | – | – |
| EL S&P 500 ESG Index Fund Select | 100% | 0% | 2.35% | 0% | – | – |
| EL S&P/TSX Composite ESG Index Fund Select | 100% | 0% | 2.35% | 0% | – | – |
| PORTFOLIO FUNDS | | | | | | |
| EL Active Balanced Growth Portfolio Select | 70% | 30% | 2.55% | 0% | 0.30% | 0.65% |
| EL Active Balanced Income Portfolio Select | 50% | 50% | 2.44% | 0% | 0.25% | 0.55% |
| EL Active Balanced Portfolio Select | 55% | 45% | 2.50% | 0% | 0.30% | 0.55% |
| EL Fidelity® Tactical Asset Allocation Balanced Portfolio Select | 60% | 40% | 2.99% | 0% | 0.30% | 0.60% |
| EL Fidelity® Tactical Asset Allocation Growth Portfolio Select | 85% | 15% | 3.15% | 0% | 0.40% | 0.75% |
| EL Fidelity® Tactical Asset Allocation Income Portfolio Select | 40% | 60% | 2.91% | 0% | 0.30% | 0.60% |
| EL Quotential Balanced Growth Portfolio Select | 60% | 40% | 2.90% | 0% | 0.30% | 0.60% |
| EL Quotential Balanced Income Portfolio Select | 40% | 60% | 2.82% | 0% | 0.25% | 0.60% |
| EL Quotential Diversified Equity Portfolio Select | 100% | 0% | 3.13% | 0% | 0.40% | 0.80% |
| EL Quotential Diversified Income Portfolio Select | 20% | 80% | 2.80% | 0% | 0.25% | 0.55% |
| EL Quotential Growth Portfolio Select | 80% | 20% | 2.97% | 0% | 0.30% | 0.70% |

EL = Equitable Life.

 Sustainable Investments include investments that intend to apply one or more ESG (Environmental, Social and Governance) principles in their investment strategy.

¹Asset allocation represents the fund's target allocation as determined by the fund manager. The actual asset allocation of the fund can fluctuate higher or lower than the percentage indicated.

²Management Expense Ratios (MERs) are based on figures as of December 31, 2022 and are unaudited; the MERs for funds launched in 2022 have been estimated. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales tax for the fund and for the underlying fund. For clients with larger contract values, a management fee reduction may be available through the Preferred Pricing Program. For details, please see section 4.7 of the Pivotal Select Contract and Information Folder.

³Estate Class and Protection Class offerings are subject to guarantee fees in addition to MERs. The guarantee fees applicable to each fund are calculated and charged to the contract at each month-end.

This information is provided for information purposes only. Values and ratios change frequently and are not guaranteed; past performance does not guarantee future results. Any amount allocated to a segregated fund is invested at the risk of the investor and may increase or decrease in value. Investors do not purchase an interest in underlying securities or funds but, rather, an individual variable insurance contract issued by The Equitable Life Insurance Company of Canada. In the event of an error herein, the investor will not be entitled to specific performance under the Contract. The Contract and Information Folder contain important information about Equitable Life's segregated funds, relevant risks, and product features and guarantees. The terms of the Contract and Information Folder prevail in the event of an inconsistency with this document.

® or TM denotes a trademark of The Equitable Life Insurance Company of Canada. Fidelity and Fidelity Investments Canada are registered trademarks of 483A Bay Street Holdings LP. Used with permission.

FOR ADVISOR USE ONLY