



Product Portfolio

Comparison guide Savings and Retirement

Which product is best for you?

Choosing the right selection of investments can be a challenge. It's important that your investment portfolio align with your financial objectives, time horizon and attitude towards risk.

In this brochure you'll meet five sample investors, each with their own unique investment goals and challenges. For each investor we've suggested which Equitable® investment product may be most suitable, based on their personal circumstances and financial goals.

Which product is best suited for your needs? Your advisor can explain the advantages of each option, and how you can benefit from incorporating an Equitable investment product into your financial plan.



Equitable Savings & Retirement: Financial solutions for every investor need

Pivotal Select™

Investment Class (75/75) – Growth and flexibility.

- Growth potential
- No added guarantee fees
- A variety of diverse segregated fund options
- Partial estate protection with a 75% death benefit guarantee
- Potential for creditor protection and bypassing probate by designating a beneficiary¹
- Investment accessibility to meet flexible income needs

Pivotal Select

Estate Class (75/100) – Growth and estate preservation.

- Growth potential
- Estate protection with a 100% death benefit guarantee
- Limit potential market losses with a 75% maturity guarantee²
- Protect market gains with annual death and maturity guarantee resets
- A variety of diverse segregated fund options
- Potential for creditor protection and bypassing probate by designating a beneficiary¹
- Investment accessibility to meet discretionary income needs

¹ Creditor protection may be available and goes to the contract owner in the event of a bankruptcy or lawsuit. Creditor Protection is not guaranteed and is dependent on several factors including, the designation of the annuitant's spouse, child, parent, or grandchild (a family member who is an ascendant or descendant of the contractholder in Quebec) as beneficiary.

² Every 15 years the policy contract has a deposit maturity date. On that date, the contract guarantees the greater of the market value, or 75% of deposits made within the previous 15 years. Any withdrawals will proportionately reduce the maturity guarantee.

Pivotal Select

Protection Class (100/100) – Growth and principal protection.

- Growth potential
- Principal protection with a 100% maturity guarantee³
- Estate protection with a 100% death benefit guarantee
- Protect market gains with annual death and deposit maturity guarantee resets
- A variety of diverse segregated fund options
- Potential for creditor protection and bypassing probate by designating a beneficiary¹
- Investment accessibility to meet discretionary income needs

Daily/Guaranteed Interest Account

Dependable growth and security.

- Highly competitive interest rates
- Ideal option for those with a low-risk tolerance or who are looking to diversify their portfolio to include guaranteed holdings
- Potential for creditor protection and bypassing probate by designating a beneficiary¹
- Access to your investments at any time. If a withdrawal is made prior to the GIA maturity date a market value adjustment will apply
- Interest income up to \$2000 earned within a non-registered contract qualifies for the Pension Income Tax Credit

Payout Annuities

Guaranteed income.

- Provides guaranteed income payments
- Excellent for essential income needs
- Predictable and sustainable income
- Tax advantaged income through prescribed taxation
- Simple and easy to understand

Product comparison guide

Pivotal Select Investment Class 75/75 Growth and flexibility.

- Accumulation:** Growth with flexibility
- Estate:** Estate transfer with growth potential
- Income:** Flexible income needs



Sample client profile: Pivotal Select Investment Class

John, 42 years old, wishes to save money towards retirement. He owns a successful small business and hopes to protect personal holdings from professional liability. John wants to maximize his growth potential and doesn't feel he needs the additional protection of enhanced guarantees.

Pivotal Select Estate Class 75/100 Growth and estate preservation.

- Accumulation:** Growth with protection
- Estate:** Estate transfer and preservation with growth potential
- Income:** Discretionary income needs



Sample client profile: Pivotal Select Estate Class

Mary, 73 years old, wants to protect the \$100,000 she has set aside for her children in the event of her death. She would like to invest her assets in a way that protects her investment, as well as provides an opportunity for growth potential. Upon her death she would like the assets to transfer to her children in a cost-effective manner.

³ Every 15 years the policy 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 policy anniversary. A 75% maturity guarantee applies to deposits made on or after the first policy anniversary. Any withdrawals will proportionately reduce the maturity guarantee.

Product comparison guide

Pivotal Select Protection Class 100/100 Growth and principal protection

Accumulation: Growth with 100% principal protection

Estate: Estate transfer and preservation with growth potential

Income: Discretionary income needs



Sample client profile:

Pivotal Select Protection Class

Diane, 50 years old, has recently started a new job. She'd like to move the money from her defined contribution pension plan at her previous employer to a more flexible investment that she can manage with her advisor. While she'd like to invest in equities for greater growth potential, she doesn't want to have to worry about sudden market downturns before retirement. She would like to know that regardless of market performance, her principal investment is guaranteed to be there when she retires at 65. She decides to purchase segregated funds with a 100% maturity and death benefit guarantee.

Payout annuities Guaranteed income

Accumulation: N/A

Estate: N/A

Income: Sustainable, guaranteed income



Sample client profile:

Payout annuities

Henry, 71 years old, has \$250,000 in registered savings. He is looking to meet his essential income needs in retirement with the smallest amount of capital. Henry does not have a personal pension plan and he wants to ensure that he does not outlive his income. He decides to purchase a Life Annuity to meet his income needs in retirement.

Daily/Guaranteed Interest Account Dependable growth and security

Accumulation: Dependable growth

Estate: Estate preservation

Income: Flexible income needs



Sample client profile:

Daily Interest Account and Guaranteed Interest Account

Ingrid, 76 years old, wants to leave \$300,000 in savings to her children. She wants her assets to grow but is not comfortable with risk. Additionally, she wants to set aside \$25,000 in case of an emergency or an unexpected expense. She decides to invest the \$300,000 into a Guaranteed Interest Account where she will receive a competitive interest rate, and to invest the \$25,000 in the Daily Interest Account to provide her with a great interest rate and maximum flexibility. With this investment structure, she will ensure her investments will grow and be protected from risk. Furthermore, it will provide a cost effective and efficient way to transfer these assets to her children upon death.

Please refer to the information folder or contract for a complete description of the product features and guarantees.
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