



# 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 aligns with your financial objectives, time horizon and attitudes 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 is 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 product into your financial plan.



**Equitable Savings & Retirement:** Financial solutions for every investor need

## Pivotal Select™ segregated funds

### Investment Class – Growth and flexibility

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

## Pivotal Select™ segregated funds

### Estate Class – Growth and estate preservation

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

\* 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™ segregated funds

### Protection Class – Growth and principal protection

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

\* 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.

## 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

## Guaranteed Interest Account

### Guaranteed growth and security

- Guaranteed investment return for short and long term goals
- Security of principal with a guaranteed rate of return
- Potential for creditor protection and bypassing probate by designating a beneficiary
- Access to your investments at any time. If a withdrawal is made prior to the end of an investment term a market value adjustment may apply.

# 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 put 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.

# 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, would like the opportunity to grow her assets before retirement. 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.

## Payout annuities Guaranteed income

- Accumulation:** N/A
- Estate:** N/A
- Income:** Sustainable, guaranteed income for life



### 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.

## Guaranteed Interest Account Guaranteed growth and security

- Accumulation:** Guaranteed growth
- Estate:** Estate transfer and preservation with guaranteed growth
- Income:** Flexible income needs



### Sample client profile: Guaranteed Interest Account

Ingrid, 76 years old, wants to leave her \$300,000 in savings to her children. She wants her assets to grow with certainty and is not comfortable with risk. She also desires a cost effective and efficient way to transfer these assets to her children upon death.