



# Fund Focus

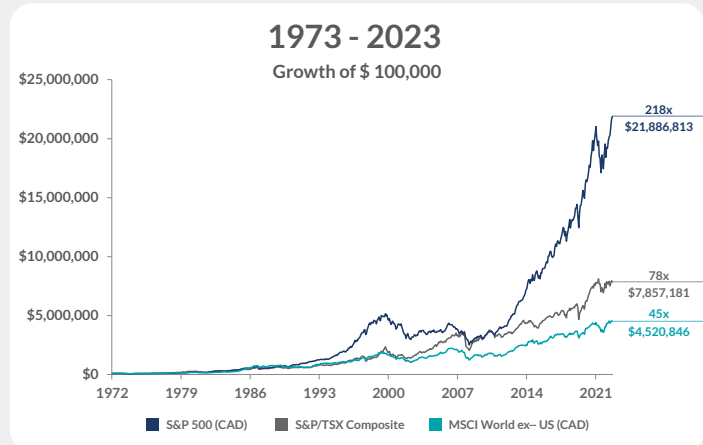
## Equitable Life Dynamic U.S. Monthly Income Fund Select

Offering capital appreciation and income.

As a Global Equity Balanced asset class, investors benefit from long-term capital growth through investments that include a broad range of U.S. equity and debt securities.

### Why the United States?

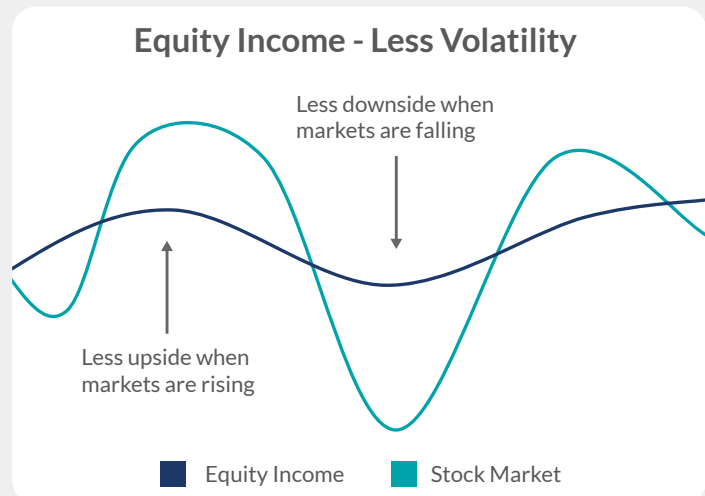
Over a 50-year period, the S&P 500 increased in value by 218 times vs. the S&P/TSX which increased by only 78 times its original value. The U.S. equity market represents over 40% of the world's stock market capitalization.



Source: Bloomberg as of August 31, 2023. Indices are not managed, and it is not possible to invest directly in an index.

### Quality at a reasonable price (QUARP®)

Ideal portfolio management style for those investors seeking stability in a fluctuating market. This investment utilizes best-in-class management teams, invests in businesses that are dominant in their industry and offers a history of increasing cash flows and strong balance sheets.



# Why Equitable Life Dynamic U.S. Monthly Income Fund Select?

The Equitable Life Dynamic U.S. Monthly Income Fund Select aims to provide long-term capital appreciation and income by investing primarily in a broad range of U.S. equity and debt securities, focusing on a value investment approach when selecting equity securities.

## Key highlights

- Actively manages access to the U.S. (one of the broadest and deepest markets in the world).
- Ability to tactically shift asset allocation to take advantage of changing market conditions.
- Aims to provide stability and growth to investors while providing interest and dividend income.

Fund Name	Fund Codes								
	Investment Class (75/75)			Estate Class (75/100)			Protection Class (100/100)		
	NL	NL-CB	NL-CB5	NL	NL-CB	NL-CB5	NL	NL-CB	NL-CB5
Equitable Life Dynamic U.S. Monthly Income Fund Select	755	3055	5055	955	3155	5155	1155	3255	5255

Management Expense Ratio 3.06% (As at December 2022)

The Equitable Life Dynamic U.S. Monthly Income Fund Select is available in Pivotal Select Investment Class (75/75), Estate Class (75/100) and Protection Class (100/100) in No Load (NL) and No Load Chargeback (CB and CB5). To learn more about the performance of this fund, click [here](#).

**To find out how you can get the Equitable Life Dynamic U.S. Monthly Income Fund Select working for you, please contact your advisor.**

\* Management Expense Ratio (MER) is effective as of December 31, 2022. 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. The following applies to the underlying fund: Commissions, trailing commissions, management fees and expenses may all be associated with mutual fund investments. The indicated rates of return are the historical annual compounded total returns, including changes in security values and reinvestment of all distributions, and do not take into account sales, redemption, distribution or optional charges, or income taxes payable by any securityholder, which would have reduced returns. Mutual funds are not guaranteed, their values change frequently, and past performance may not be repeated. Commissions, management fees and expenses may all be associated with investments in segregated funds. Any amount that is allocated to a segregated fund is invested at the risk of the contract holder and may increase or decrease in value. Segregated fund values change frequently, and past performance does not guarantee future results. There are risks involved with investing in segregated funds. Please read the Contract and Information Folder before investing for a description of risks relevant to the segregated fund and for a complete description of product features and guarantees. Copies of the Contract and Information Folder are available from your financial advisor or equitable.ca. Equitable Life and Equitable Life of Canada are registered trademarks of The Equitable Life Insurance Company of Canada. ® and ™ denote a trademark of The Equitable Life Insurance Company of Canada.