

PIVOTAL SELECT™ Segregated Funds:

MERs and Guarantee Fees

Fund Names	MER ¹	Guarantee Fees ²		
		Investment Class (75/75)	Estate Class (75/100)	Protection Class (100/100)
Fixed Income				
Equitable Life Active Canadian Bond Fund Select	2.12%	0.00%	0.20%	0.40%
Equitable Life Invesco Global Bond Fund Select	2.46%	0.00%	0.25%	0.50%
Equitable Life Mackenzie Unconstrained Fixed Income Fund Select	2.71%	0.00%	0.25%	0.50%
Equitable Life Money Market Fund Select	1.35%	0.00%	0.15%	0.20%
Balanced				
Equitable Life Bissett Monthly Income and Growth Fund Select	2.68%	0.00%	0.25%	0.55%
Equitable Life Dynamic U.S. Monthly Income Fund Select	3.04%	0.00%	0.30%	0.70%
Equitable Life Dynamic Value Balanced Fund Select	2.93%	0.00%	0.30%	0.60%
Equitable Life Invesco Global Balanced Fund Select	2.91%	0.00%	0.30%	0.60%
Equitable Life Mackenzie Canadian Growth Balanced Fund Select	2.82%	0.00%	0.25%	0.55%
Equitable Life Mackenzie Global Strategic Income Fund Select	2.80%	0.00%	0.30%	0.60%
Equitable Life Mackenzie Income Fund Select	2.90%	0.00%	0.20%	0.50%
Equitable Life Mackenzie Ivy Canadian Balanced Fund Select	2.83%	0.00%	0.30%	0.60%
Equitable Life Mackenzie Ivy Global Balanced Fund Select	2.83%	0.00%	0.30%	0.65%
Domestic Equities				
Equitable Life Bissett Canadian Equity Fund Select	2.81%	0.00%	0.30%	0.90%
Equitable Life Bissett Dividend Income Fund Select	2.68%	0.00%	0.25%	0.80%
Equitable Life Canadian Stock Fund Select	2.68%	0.00%	0.30%	0.90%
Equitable Life Dynamic Equity Income Fund Select	2.77%	0.00%	0.30%	0.90%
Equitable Life Fidelity Special Situations Fund Select	3.08%	0.00%	0.50%	1.00%
Equitable Life Low Volatility Canadian Equity Fund Select	2.65%	0.00%	0.30%	0.90%
Foreign Equities				
Equitable Life Dynamic American Fund Select	3.12%	0.00%	0.40%	1.00%
Equitable Life Dynamic Global Discovery Fund Select	3.30%	0.00%	0.40%	0.80%
Equitable Life Invesco Europlus Fund Select	3.12%	0.00%	0.50%	0.85%
Equitable Life Invesco Global Companies Fund Select	3.09%	0.00%	0.45%	0.90%
Equitable Life Invesco International Companies Fund Select	2.86%	0.00%	0.40%	1.00%
Portfolio Funds				
Equitable Life Active Balanced Growth Portfolio Select	2.55%	0.00%	0.30%	0.65%
Equitable Life Active Balanced Income Portfolio Select	2.47%	0.00%	0.25%	0.55%
Equitable Life Active Balanced Portfolio Select	2.50%	0.00%	0.30%	0.55%
Equitable Life Fidelity Tactical Asset Allocation Balanced Portfolio Select	3.05%	0.00%	0.30%	0.60%
Equitable Life Fidelity Tactical Asset Allocation Growth Portfolio Select	3.18%	0.00%	0.40%	0.75%
Equitable Life Fidelity Tactical Asset Allocation Income Portfolio Select	2.99%	0.00%	0.30%	0.60%
Equitable Life Quotential Balanced Growth Portfolio Select	2.90%	0.00%	0.30%	0.60%
Equitable Life Quotential Balanced Income Portfolio Select	2.83%	0.00%	0.25%	0.60%
Equitable Life Quotential Diversified Equity Portfolio Select	3.12%	0.00%	0.40%	0.80%
Equitable Life Quotential Diversified Income Portfolio Select	2.82%	0.00%	0.25%	0.55%
Equitable Life Quotential Growth Portfolio Select	2.96%	0.00%	0.30%	0.70%

¹ Management Expense Ratios (MERs) are based on figures as of December 31, 2021 and are unaudited. 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.

² Estate 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 are not guaranteed. Any amount allocated to a segregated fund is invested at the risk of the investor. In the event of an error herein, the investor will not be entitled to specific performance under the contract. The contract contains important information about Equitable Life's segregated funds and its terms prevail in the event of an inconsistency with this document.

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