Pivotal Select Protection Class (100/100)

Protecting your clients’ savings doesn’t have to mean limiting their growth potential.

Pivotal Select™ Protection Class is ideal for investors who are looking for growth potential, but also want to know their principal is protected regardless of market performance. With the highest level of principal protection and guarantees that Equitable Life offers, the Pivotal Select Protection Class provides your client with:

- 100% principal guarantee at deposit maturity*
- 100% principal guarantee on death
- Annual resets to lock in market gains
- Full range of investment options for growth opportunity
- Fully protected deposits to age 85*
- Potential for creditor protection and bypassing probate by designating a beneficiary

Choose from an extensive fund lineup that includes equity, fixed income, balanced and portfolio funds. With the Pivotal Select Protection Class, you can help your clients build an investment solution that protects their investment, while helping them achieve their financial goals.

* Every 15 years the 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. Refer to the Contract and Information Folder for a complete description of the product features and guarantees. 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.

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### Pivotal Select Protection Class (100/100)

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<th>Plan summary</th>
<th>Pivotal Select Protection Class is a segregated fund product that offers investors a diverse investment selection with our highest level of guarantees. This product is well suited for:</th>
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|              | • Investors looking for full principal protection at maturity and death  
• Individuals seeking growth potential and flexibility  
• Individuals looking for an efficient method of estate transfer |

| Notable features | • 100% maturity benefit guarantee every 15 years*  
• 100% death benefit guarantee  
• Multiple load types available  
• Client initiated resets on the death and maturity benefit guarantees, once per year, up to the annuitant’s 80th birthday**  
* Refer to “Guarantees” section for more details  
** A reset of the maturity benefit guarantee will set a new deposit maturity date 15 years after the reset date. |
|------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                   | • Dollar cost averaging  
• Competitive MERs and insurance fees  
• Potential for creditor protection and bypassing probate by designating a beneficiary  
• Over 30 segregated fund options  
• Eligible for Preferred Pricing Program |

| Issue ages [based on annuitant] | • Non-registered: 0 – 80  
• TFSA: 18 – 80  
• RSP/LIRA/RLSP: 16 – 71  
• RIF: 50 – 80  
• LIF/PRIF/LRIF: 50 – 80 (or as required by pension legislation) |
|-------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Maximum deposit age           | Maximum ages are as of December 31st of the year the annuitant reaches the stated age.  
• Non-registered, TFSA, RIF, LIF, PRIF, LRIF: 18  
• RSP, LIRA, RLSP, LRSP: 50 |

| Minimum deposit             | New contracts:  
• Non-registered, TFSA, RSP: $500 or $50 monthly PAD  
• LIRA, RLSP, LRSP: $500  
• RIF, LIF, PRIF, LRIF: $10,000  
Subsequent deposits:  
• $50 per fund (all registrations) |
|----------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Transfers and withdrawals  | • Minimum withdrawal of $500 (unscheduled) or $100 (scheduled)  
• Two unscheduled withdrawals per year, after which a $25 fee will be charged for each unscheduled withdrawal |

| Investment options | • Investors can choose from a wide range of segregated funds and a variety of Canadian fund managers  
• Allocation options include: fixed income, balanced, domestic equities, foreign equities and portfolio funds  
• Multiple load types available (Deferred Sales Charge Option, Low Load Option, No Load Option); based on our administrative rules, Low Load and DSC units may not be held within the same contract  
• Deferred sales charge schedule (number of years since the deposit date of the premium):  
  Deferred Sales Charge Option: Year 1: 5.5% Year 2 - 3: 5% Year 4 - 5: 4% Year 6: 3% Year 7: 2% Year 8+: 0%  
Low Load Option: Year 1: 3% Year 2: 2.5% Year 3: 2% Year 4+: 0%  
• Deposits over age 80 are limited to No Load funds |
|----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

| Guarantees | For the added protection the Protection Class offers, a separate “Protection Class Guarantee Fee” is charged at the end of each month, based on the market value of the fund. This fee is in addition to the MER.  
Deposit maturity guarantee: Every 15 years the 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.  
Death benefit guarantee: The greater of the cash value or 100% of deposits (reduced proportionately by any withdrawals). |

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