



## PIVOTAL SELECT – ADVISOR DSC REIMBURSEMENT REQUEST FORM

This form is to be used where the policy owner will be reimbursed by the advisor for the Deferred Sales Charge (“DSC”) incurred when transferring funds from another financial institution to an Equitable Life® Pivotal Select™ contract.

### 1. Contract details

Name of Policy Owner (first, last)

Name of Joint Policy Owner (first, last)

Pivotal Select Policy Number

Contract Registration Type (RRSP, Non-registered, etc.)

Name of Prior Financial Institution

Contract Registration Type (RRSP, Non-registered, etc.)

### 2. Instructions for investment of DSC reimbursement

The minimum deposit is \$50 per fund.

Maximum age restrictions may apply to deposits.

Invest according to the instructions below

Invest according to the instructions on file

Refer to page three for fund selection

| Equitable Life segregated fund name | Fund code | Amount |
|-------------------------------------|-----------|--------|
|                                     |           | \$     |
|                                     |           | \$     |
|                                     |           | \$     |
|                                     |           | \$     |



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### Important tax information:

- If your policy is registered, the DSC reimbursement amount is not considered income and will not be treated as a registered contribution.
- If your policy is non-registered, the DSC reimbursement amount is considered income under section 12(1) (x) of the Income Tax Act (Canada). It is your responsibility to report this income for personal income tax purposes.

**Note:** The above is based on current Canada Revenue Agency requirements, which are subject to change without notice.

### 3. Terms and conditions

I\* have redeemed part or all of my DSC or Low Load fund holdings from the financial institution indicated in **Section one**. The redemption resulted in DSCs. My advisor has reimbursed me for the amount of the DSCs, and I want this amount deposited to my Equitable Life policy. I understand that my advisor will earn commission from Equitable Life.

I agree that I will be subject to the terms of the Equitable Life policy including a new DSC schedule, depending on the sales charge option I select.

If this is not a registered investment, I understand that the redemption may result in a deemed disposition and could trigger a capital gain/loss. **Equitable Life reserves the right to decline this request.**

\*For jointly owned policies "I" refers to both owners of the contract.

### 4. Client signatures

Policy Owner signature

Joint Policy Owner signature

Date

### 5. Advisor declaration and acknowledgement

I have advised the above policy owner(s): a) regarding the withdrawal/transfer from their DSC or Low Load funds and the contribution/transfer of those funds to an Equitable Life Pivotal Select segregated funds policy; and, b) the new deferred sales schedule based on the sales option they have selected.

I have attached the following requirements:

- Transaction confirmation from the prior financial institution showing the deferred sales charges
- Cheque payable to Equitable Life of Canada in the amount of the reimbursement

Advisor Name (Please print)

Advisor Signature

Date



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| Pivotal Select segregated fund codes                  |                           |     |      |       |                        |     |      |       |                             |      |      |       |
|---|---------------------------|-----|------|-------|------------------------|-----|------|-------|-----------------------------|------|------|-------|
| Fund Names  | Investment Class<br>75/75 |     |      |       | Estate Class<br>75/100 |     |      |       | Protection Class<br>100/100 |      |      |       |
|   | DSC                       | NL  | LL   | NL-CB | DSC                    | NL  | LL   | NL-CB | DSC                         | NL   | LL   | NL-CB |
| EL Active Balanced Growth Portfolio Select            | 639                       | 739 | 1239 | 3039  | 839                    | 939 | 1339 | 3139  | 1039                        | 1139 | 1439 | 3239  |
| EL Active Balanced Income Portfolio Select            | 638                       | 738 | 1238 | 3038  | 838                    | 938 | 1338 | 3138  | 1038                        | 1138 | 1438 | 3238  |
| EL Active Balanced Portfolio Select                   | 637                       | 737 | 1237 | 3037  | 837                    | 937 | 1337 | 3137  | 1037                        | 1137 | 1437 | 3237  |
| EL Active Canadian Bond Fund Select                   | 602                       | 702 | 1202 | 3002  | 802                    | 902 | 1302 | 3002  | 1002                        | 1102 | 1402 | 3202  |
| EL Bissett Canadian Equity Fund Select                | 640                       | 740 | 1240 | 3040  | 840                    | 940 | 1340 | 3140  | 1040                        | 1140 | 1440 | 3240  |
| EL Bissett Dividend Income Fund Select                | 616                       | 716 | 1216 | 3016  | 816                    | 916 | 1316 | 3116  | 1016                        | 1116 | 1416 | 3216  |
| EL Bissett Monthly Income and Growth Fund Select      | 642                       | 742 | 1242 | 3042  | 842                    | 942 | 1342 | 3142  | 1042                        | 1142 | 1442 | 3242  |
| EL Low Volatility Canadian Equity Fund Select         | 609                       | 709 | 1209 | 3009  | 809                    | 909 | 1309 | 3109  | 1009                        | 1109 | 1409 | 3209  |
| EL Canadian Stock Fund Select                         | 603                       | 703 | 1203 | 3003  | 803                    | 903 | 1303 | 3103  | 1003                        | 1103 | 1403 | 3203  |
| EL Dynamic American Fund Select                       | 647                       | 747 | 1247 | 3047  | 847                    | 947 | 1347 | 3147  | 1047                        | 1147 | 1447 | 3247  |
| EL Dynamic Equity Income Fund Select                  | 649                       | 749 | 1249 | 3049  | 849                    | 949 | 1349 | 3149  | 1049                        | 1149 | 1449 | 3249  |
| EL Dynamic Global Discovery Fund Select               | 645                       | 745 | 1245 | 3045  | 845                    | 945 | 1345 | 3145  | 1045                        | 1145 | 1445 | 3245  |
| EL Dynamic U.S. Monthly Income Fund Select            | 655                       | 755 | 1255 | 3055  | 855                    | 955 | 1355 | 3155  | 1055                        | 1155 | 1455 | 3255  |
| EL Dynamic Value Balanced Fund Select                 | 633                       | 733 | 1233 | 3033  | 833                    | 933 | 1333 | 3133  | 1033                        | 1133 | 1433 | 3233  |
| EL Invesco Intactive Balanced Growth Portfolio Select | 644                       | 744 | 1244 | 3044  | 844                    | 944 | 1344 | 3144  | 1044                        | 1144 | 1444 | 3244  |
| EL Invesco Intactive Balanced Income Portfolio Select | 643                       | 743 | 1243 | 3043  | 843                    | 943 | 1343 | 3143  | 1043                        | 1143 | 1443 | 3243  |
| EL Mackenzie Canadian Growth Balanced Fund Select     | 635                       | 735 | 1235 | 3035  | 835                    | 935 | 1335 | 3135  | 1035                        | 1135 | 1435 | 3235  |
| EL Mackenzie Unconstrained Fixed Income Fund Select   | 646                       | 746 | 1246 | 3046  | 846                    | 946 | 1346 | 3146  | 1046                        | 1146 | 1446 | 3246  |
| EL Mackenzie Global Small Cap Growth Fund Select      | 617                       | 717 | 1217 | 3017  | 817                    | 917 | 1317 | 3117  | 1017                        | 1117 | 1417 | 3217  |
| EL Mackenzie Income Fund Select                       | 641                       | 741 | 1241 | 3041  | 841                    | 941 | 1341 | 3141  | 1041                        | 1141 | 1441 | 3241  |
| EL Mackenzie Ivy Canadian Balanced Fund Select        | 654                       | 754 | 1254 | 3054  | 854                    | 954 | 1354 | 3154  | 1054                        | 1154 | 1454 | 3254  |
| EL Mackenzie Ivy Global Balanced Fund Select          | 648                       | 748 | 1248 | 3048  | 848                    | 948 | 1348 | 3148  | 1048                        | 1148 | 1448 | 3248  |
| EL Money Market Fund Select                           | 605                       | 705 | 1205 | 3005  | 805                    | 905 | 1305 | 3105  | 1005                        | 1105 | 1405 | 3205  |
| EL Quotential Balanced Growth Portfolio Select        | 622                       | 722 | 1222 | 3022  | 822                    | 922 | 1322 | 3122  | 1022                        | 1122 | 1422 | 3222  |
| EL Quotential Balanced Income Portfolio Select        | 621                       | 721 | 1221 | 3021  | 821                    | 921 | 1321 | 3121  | 1021                        | 1121 | 1421 | 3221  |
| EL Quotential Diversified Equity Portfolio Select     | 624                       | 724 | 1224 | 3024  | 824                    | 924 | 1324 | 3124  | 1024                        | 1124 | 1424 | 3224  |
| EL Quotential Diversified Income Portfolio Select     | 623                       | 723 | 1223 | 3023  | 823                    | 923 | 1323 | 3123  | 1023                        | 1123 | 1423 | 3223  |
| EL Quotential Growth Portfolio Select                 | 625                       | 725 | 1225 | 3025  | 825                    | 925 | 1325 | 3125  | 1025                        | 1125 | 1425 | 3225  |
| EL Invesco Global Bond Fund Select                    | 611                       | 711 | 1211 | 3011  | 811                    | 911 | 1311 | 3111  | 1011                        | 1111 | 1411 | 3211  |
| EL Invesco Diversified Yield Fund Select              | 651                       | 751 | 1251 | 3051  | 851                    | 951 | 1351 | 3151  | 1051                        | 1151 | 1451 | 3251  |
| EL Invesco Europlus Fund Select                       | 618                       | 718 | 1218 | 3018  | 818                    | 918 | 1318 | 3118  | 1018                        | 1118 | 1418 | 3218  |
| EL Invesco Global Companies Fund Select               | 650                       | 750 | 1250 | 3050  | 850                    | 950 | 1350 | 3150  | 1050                        | 1150 | 1450 | 3250  |
| EL Invesco Global Balanced Fund Select                | 619                       | 719 | 1219 | 3019  | 819                    | 919 | 1319 | 3119  | 1019                        | 1119 | 1419 | 3219  |
| EL Invesco International Companies Fund Select        | 630                       | 730 | 1230 | 3030  | 830                    | 930 | 1330 | 3130  | 1030                        | 1130 | 1430 | 3230  |

EL = Equitable Life    DSC = Deferred Sales Charge    NL = No Load    LL = Low Load    NL-CB = No Load CB

Based on our administrative rules, No Load is the only sales charge option that can be combined with another sales charge option within the same contract.