



## 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<sup>®</sup> Pivotal Select<sup>™</sup> contract.

<b>1. Contract details</b>	
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.)

<b>2. Instructions for investment of DSC reimbursement</b>		
<p>The minimum deposit is \$50 per fund.</p> <p>Maximum age restrictions may apply to deposits.</p> <p><input type="checkbox"/> Invest according to the instructions below                      <input type="checkbox"/> Invest according to the instructions on file</p> <p>Refer to Pivotal Select segregated fund codes, MERs and Guarantee Fees Form <a href="#">#375SEL</a></p>		
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 1**. 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