Equitable™
Insurance | Investments | Group Benefits

Invest with Equitable

A little security
can go a long way

Some Canadians want to invest without worrying about the ups and downs of the market. If you're someone who likes to plan ahead and wants growth, protection, and fewer surprises, insurance-backed investments might be a good fit for you.

When you invest with Equitable, you get access to benefits like:

- Protection for your original investment
- Easy ways to pass your money to your loved ones
- Tax advantages that help you keep more of your money

Depending on your investment choices, you could also get:

- Guarantees to protect all or part of your investment
- More predictable growth and income than other traditional market-based investments
- Quick payments to your beneficiaries after you pass away
- Possible protection from creditors if you face bankruptcy or a lawsuit
- To avoid delays and estate taxes after death by naming a beneficiary.

How to get started

First, you and your advisor will choose the types of accounts that are right for you and your financial goals. Think of an account as the container that will hold your investments. At Equitable, you can benefit from guarantees available with all account types, including:

Registered Retirement Savings Plans (RRSPs)

Help grow your savings for tomorrow and lower your taxable income today.

Tax-Free Savings Accounts (TFSAs)

Enjoy a flexible account where your money grows tax-free.

First Home Savings Accounts (FHSAs)

Save towards your first home, tax-free.

Retirement income plans

Turn your hard-earned savings into retirement income. Your remaining savings can stay invested.

Non-registered accounts

Save and grow your money without contribution limits. Ideal if you've run out of room in tax-advantaged accounts.

Types of investments at Equitable

Segregated funds[1]

These are investment funds that come with extra protection. You can choose the level of protection you want - from 75% up to 100% depending on your deposit. Some options even let you lock in market gains and increase the amount your beneficiaries get when you pass away. Different fees and rules apply to the different guarantee levels.

Guaranteed Interest Accounts (GIAs)

This investment is designed to grow your money at a fixed interest rate. There's no risk from changes to the stock market. You can choose a set investment term[2], like five or 10 years, or keep your money in a daily interest account that you can access anytime.

Payout annuities

Turn your savings into regular, more predictable income for a set period of time or for life. This investment can be great for retirement or whenever you want steady income.

No fees when you pass away

When you invest with Equitable, your money goes directly to your designated beneficiary, skipping the estate process. This means no costly probate or legal fees for your beneficiaries to access your investment. There are no early withdrawal fees charged when you pass away, so your beneficiaries benefit more from your investment.

Fast and private payments

Your beneficiaries can get the money within a few days after Equitable gets the needed documents. With other investments, your money may become part of your estate, which can take months or even years to settle.

Also, if your Will goes through probate, it becomes part of the public record. But with Equitable, your beneficiary information stays private.

Potential protection from creditors

If your beneficiary is your spouse, child, parent, or grandchild, your investment may be protected from creditors if you go bankrupt or get sued. When you pass away, the money can go straight to your beneficiaries, not to anyone who might be owed money from your estate. In Quebec, you may receive protection from creditors if your beneficiary is a family member who is an ascendant or descendant.

[1] Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value. Investors do not purchase an interest in underlying securities or funds but, rather, an individual variable insurance contract issued by Equitable.

[2] Investment terms may be limited depending upon age or contract registration type.

How segregated funds are different from mutual funds – a case study*

Jim and Joan each had $250,000 in savings.

- Jim invested in mutual funds.
- Joan invested with Equitable in segregated funds with a 100% death benefit guarantee.

Both passed away after their investments dropped 10% in value.

- Jim's money went through his estate, lost value to fees and took a year to settle.
- Joan's money went straight to her daughters (her designated beneficiaries), privately and quickly. Thanks to the death benefit guarantee, they got more than the market value.

Joan's family received $60,000 more than Jim's because of the protection her investment offered.

	Jim's mutual funds	Joan's segregated funds
Amount deposited	$250,000	$250,000
Market value at death	$225,000	$225,000
Death benefit top up (100% death benefit guarantee)	N/A	$25,000
Surrender fees (5%)*	$12,500	N/A
Probate fees*	$2,875	N/A
Legal fees*	$10,000	N/A
Accounting fees*	$10,000	N/A
Paid to beneficiaries	**$189,625**	**$250,000**

*For illustration purposes only. Actual fees and performance will vary.

Investors should always consider fund costs and understand how Management Expense Ratios (MERs) impact fund performance in both segregated funds and mutual funds. Ask your advisor for more information.

About Equitable

At Equitable, we believe in the power of together. This is how we focus on our clients. It's how we support advisors and give back to our communities.

Partnered with advisors we offer insurance, investments and group benefit solutions to help our clients protect today and prepare tomorrow. We believe the world is better when we work together.

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