Equitable Life's Pivotal Select Preferred Pricing Program

At Equitable Life®, we know the importance of reaching your investment goals. By offering lower management fees on our Pivotal Select™ products, we can help you achieve your goals sooner. That's why we created our Pivotal Select Preferred Pricing Program.

Pivotal Select policy owners with at least $250,000 in assets automatically receive a management fee reduction (MFR). The Preferred Pricing Program will lower the management fees paid, and help you grow your assets faster. The MFR is based on the opening market value of the total assets within a single Pivotal Select contract.

There is no registration required to join the program. The MFR will be applied on a monthly basis. The MFR is based on a tiered market value threshold.

Level	Market Value Threshold	Annual Management Fee Reduction*
Tier One	$250,000 to $499,999	0.10%
Tier Two	$500,000 to $749,999	0.15%
Tier Three	$750,000 to $999,999	0.20%
Tier Four	$1,000,000 to $1,999,999	0.25%
Tier Five	Greater than $2,000,000	0.30%

*Management Fee Reduction percentage does not include applicable HST. All the funds held within your account will be considered in determining the Tier your account may qualify for; however, certain funds held may be ineligible for the management fee reduction. Currently all sales charge options and all funds other than Equitable Life Money Market Fund Select are eligible for the management fee reduction. The management fee reduction set out in the Management Fee Reduction Schedule applies to the entire value of all eligible funds held within your account.

Your financial advisor can assist you and determine if Equitable Life's Pivotal Select segregated funds are right for you!

Equitable Life may discontinue or change the Preferred Pricing Program at any time in our sole discretion. Tax laws are subject to change. This information is provided with the understanding that it does not render legal, tax or other professional advice. Please refer to the Pivotal Select Contract and Information Folder for a complete description of the product features and guarantees. Readers are advised to seek professional counsel from a financial advisor. ® denotes a trademark of The Equitable Life Insurance Company of Canada.

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Equitable Life of Canada®

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