



## INVESTMENT DIRECTION – DAILY/GUARANTEED INTEREST ACCOUNT

Use this form to provide investment instructions on Daily/Guaranteed Interest Account (DIA, GIA)

Note: To provide direction on a Pivotal Select segregated funds contract, complete the "[Investment Direction – Pivotal Select form #693SEL](#)". For any Legacy Segregated Fund Products (Personal Investment Portfolio and Pivotal Solutions NL/DSC/II), complete the "[Investment Direction – Savings & Retirement \(Legacy\) form #693ANN](#)". In this form, the terms "you", "your", "my" and "owner" refer to the contract owner(s). The terms "we", "our" and "us" refer to The Equitable Life Insurance Company of Canada (Equitable). An advisor can complete this form if there is "Limited Trading Authorization" on file.

### 1. CONTRACT DETAILS

Name of Owner(s)	Contract Number

### 2. DEPOSIT ALLOCATION FOR DAILY INTEREST ACCOUNT AND GUARANTEED INTEREST ACCOUNT

Please note that GIA deposits must be a minimum of \$500, deposits below \$500 can be allocated to DIA.

- Allocate only this deposit of \$ \_\_\_\_\_ as follows OR
- Allocate this deposit of \$ \_\_\_\_\_ and all future deposits as follows:

**OR**

- For my existing GIA that is maturing on \_\_\_\_\_ (yyyy/mm/dd) for \_\_\_\_\_ years:
  - Transfer on maturity to the investment(s) described below.
  - Transfer immediately to the investment(s) described below.

a) Daily Interest Account (DIA): \$ \_\_\_\_\_

When sufficient money accumulates in the DIA, invest the money into a Guaranteed Interest Account for \_\_\_\_\_ years.

b) Guaranteed Interest Account (GIA): \$ \_\_\_\_\_

- GIA Term (1-15 years)

Amount	# of Years	Interest Option
\$		<input type="checkbox"/> Compound interest <input type="checkbox"/> Simple Interest - Annual <input type="checkbox"/> Simple Interest - Monthly (The interest rate is the <a href="#">posted rate</a> less 0.25%)
\$		<input type="checkbox"/> Compound interest <input type="checkbox"/> Simple Interest - Annual <input type="checkbox"/> Simple Interest - Monthly (The interest rate is the <a href="#">posted rate</a> less 0.25%)



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### 2. DEPOSIT ALLOCATION FOR DAILY INTEREST ACCOUNT AND GUARANTEED INTEREST ACCOUNT (continued)

If your contract is a RIF/LIF and you choose Simple Interest, the interest will be transferred to DIA.

c) GIA Auto Ladder \$\_\_\_\_\_ ( ) Compound interest ( ) Simple Interest – Annual ( ) Simple Interest – Monthly

5 years: Deposit will be equally split between 1-5 year terms. At maturity, each term will be reinvested for 5 years and you do not choose alternate reinvestment instructions below.

10 years: Deposit will be equally split between 1-10 year terms. At maturity, each term will be reinvested for 10 years and you do not choose alternate reinvestment instructions below.

Investment instructions at the end of the term:

Reinvest in a term of the same length with the same interest option (default if not specified)

Reinvest in a new GIA for \_\_\_\_\_ years ( ) Compound interest ( ) Simple Interest – Annual ( ) Simple Interest – Monthly

Transfer the amount to DIA

Simple Interest payments (only applicable if “Simple Interest” was selected):

Deposit the interest into DIA

Deposit the interest into the Owner’s bank account (attach a void cheque) (not available with RIF/LIF)

### 3. SOURCE OF FUNDS

What is the source of money being deposited? Check all that apply:

Salary or Earned Income

Applicant/Owner Savings

Business Income

Borrowed Funds (provide details):

Gifted Funds (provide details):

Sale of Property (provide the address of the property):

Proceeds from Death Benefits or Estate (provide the name of the deceased):

Other (provide details):

Is a third party contributing the funds?  No  Yes (please complete [Third-Party Form #31](#) and for TFSA please complete [Third-Party Contribution Form #1582](#)) (some restrictions may apply to third-party contributions)



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### 4. POLITICAL POSITIONS (FOR NON-REGISTERED AND ONLY WHEN DEPOSIT IS EQUAL TO OR GREATER THAN \$100,000)

For the purposes of this question:

- “Payor” means the person who is making the payment(s) on the contract.
- “Family Member” means the spouse, ex-spouse, sibling, parent, mother-in-law or father-in-law, or biological or adoptive child.
- “Close associate” means an individual who is closely connected to the Payor for the personal or business reasons.
- “Spouse” means the spouse or common-law partner.
- “Ex-spouse” means the ex-spouse or ex-common law partner.

Does the Payor, any of the Payor’s close relatives or any of the Payor’s close associates hold, or have they ever held, any of the positions listed below; OR is the Payor a Family Member of a person who holds or has ever held any of the positions below:

No  Yes - indicate the position held below

#### Position in Canada or in another country

Note: For positions in Canada, list only the positions held in the past 5 years. For all other countries, list all such positions that have ever been held.

- |  |   |
|--|---|
| <input type="checkbox"/> Head of state or head of government (including Governor General and Lieutenant Governor)  | <input type="checkbox"/> Head of an international organization that is established by the governments of countries or the head of an institution of any such organization (indicate only if position held in the past five years) |
| <input type="checkbox"/> President of a state-owned company or bank (including a corporation that is wholly owned by a federal or provincial government)               | <input type="checkbox"/> Deputy Minister (or equivalent)  |
| <input type="checkbox"/> Member of the executive council of government or member of a legislature (including the Senate, House of Commons or a provincial legislature) | <input type="checkbox"/> Ambassador or ambassador’s attaché or counsellor   |
| <input type="checkbox"/> Head of a government agency   | <input type="checkbox"/> Military General (or higher rank)  |
| <input type="checkbox"/> Judge (in Canada only, must be a judge of an appeal court)  | <input type="checkbox"/> Mayor of a Canadian municipality (does not include mayors in countries other than Canada)  |

If you answered “Yes” to the question above, complete the following information:

What is the name of the person who holds or held the position?	What is the title of the position held?
Position held from: _____ to _____ <small>(starting year) (ending year)</small>	In what country was the position held?
With what organization, government or institution was the position held?	How is this person related to the Payor? <input type="checkbox"/> This person is the payor: <input type="checkbox"/> Close relative (relationship): <input type="checkbox"/> Close associate (relationship):

Note: If more than one person has held a position, complete section 1 and 2 of the [Additional/Updated Customer Information Form #1027](#) for each additional person.

What is the Payor’s source of wealth? Check all that apply:

- |   |  |  |
|---|--|--|
| <input type="checkbox"/> Salary or earned income  | <input type="checkbox"/> Business income | <input type="checkbox"/> Investment income |
| <input type="checkbox"/> Property income/holdings | <input type="checkbox"/> Lottery         | <input type="checkbox"/> Inheritance       |

Other: \_\_\_\_\_



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### 5. RATE GUARANTEE

A rate guarantee protects against a potential decline in interest rates.  
Would you like to request a rate guarantee?

Yes  No

If “Yes” is selected, follow these steps to activate the rate guarantee:

1. Complete the form with required signatures:
2. Submit the signed form to Equitable by no later than 11:59 pm (EST) the day after the form is signed via EZ Upload, or fax to 519 883 7428.
3. Ensure the deposit is received at Equitable within:
  - 3 business days from the signed date of the form for cheques, one-time pre-authorized debits, and online banking deposits.
  - 45 days from the signed date of the form for transfers from another financial institution or an Equitable contract with an upcoming maturity.

Important: If the above steps are not completed in full, the deposit will not be eligible for a rate guarantee

#### Types of Rate Guarantees

- 1) Interest Rate Guarantee (3 business days):
  - For direct deposits from the Owner (personal cheques, one-time pre-authorized debit and online banking deposits)
  - Guarantees the higher of:
    - (a) the interest rate in effect on the day the deposit is received, and
    - (b) the interest rate in effect on the day all signatures were completed on the form.
  - If the deposit is not received within 3 business days from the signature date, the Owner will receive the interest rate in effect the day the deposit is received.
- 2) Interest Rate Guarantee (45 days):
  - For transfers from another financial institution or an Equitable contract with an upcoming maturity.
  - Guarantees the interest rate on the day the form was signed.
  - If the deposit is received after 45 days from the signature date, the Owner will receive the lesser of:
    - (a) the interest rate in effect on the day the deposit is received, and
    - (b) the interest rate in effect on the day all signatures were completed on the form.

By submitting the rate guarantee, the advisor and Owner understand and agree that:

- a) This is an irrevocable commitment to proceed with this investment.
- b) The interest rate guarantee is subject to the conditions and administrative rules that have been outlined. Equitable reserves the right to decline a rate guarantee at our sole discretion.

Cheque made payable to The Equitable Life Insurance Company of Canada: \$ \_\_\_\_\_

Guaranteed Interest Account maturing: \$ \_\_\_\_\_ on \_\_\_\_\_ (yyyy/mm/dd)

External transfer: \$ \_\_\_\_\_ (please attach a copy of the transfer form and ensure that a copy is sent to the relinquishing institution)

Financial institution name: \_\_\_\_\_

### 6. ADVISOR RATE DISCRETION OPTION

A rate enhancement can only be requested by the advisor on record and will only be applied if the advisor signature is present on the “Agreements and Signatures” section of this form.

Name of Advisor: \_\_\_\_\_

I, the Advisor, instruct Equitable to reduce the GIA commission payable to me by \_\_\_\_\_ basis points (bps) per year (up to a maximum of 20 bps), for the GIA term(s) indicated in Section 3. The GIA guaranteed interest rate will be increased by the same basis points until maturity (example: A 5 bps reduction will increase the GIA interest rate by 0.05%).

Note: The rate adjustment will not apply to future reinvestments or deposits. Limited to GIA terms of 10 years or less.



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### 7. SPECIAL INSTRUCTIONS

### 8. AGREEMENT & SIGNATURES

The undersigned has/have received and agree with all information and instructions set out above and also agree that:

- Deposit allocations and automatic investment options selected remain in effect until Equitable receives a written request for change from the owner(s).
- Deposit allocations, transfers and automatic investment options are subject to the minimums stated in your contract.
- Instructions for deposits will override any previous direction or automatic investment.
- A transfer from another product may result in sales charges and/or loss of benefits, such as guarantees.
- The personal information you willingly provided on this Investment Direction form will be used by us for the purposes of servicing and claims processing and adjudication in relation to this application and any resulting contract and any subsequent documents. The information on file is accessible for the above purposes to our authorized employees as well as third parties retained by us and any other person or party whom the undersigned authorizes.

Owner's signature: \_\_\_\_\_ Date (yyyy/mm/dd): \_\_\_\_\_

Joint owner's signature (if applicable): \_\_\_\_\_

Irrevocable beneficiary signature (if applicable): \_\_\_\_\_

Advisor's signature (if Limited Trading Authorization is on file): \_\_\_\_\_

Send the completed form to:

**Equitable**

One Westmount Road North  
P.O. Box 1603 Stn. Waterloo  
Waterloo, Ontario N2J 4C7

**Fax: 519 883 7404**

**Email: [Savingsretirement@equitable.ca](mailto:Savingsretirement@equitable.ca)**