

Navigating the world of investing is like sailing through shifting tides—calm one moment, choppy the next. It is no wonder we crave the thrill of progress with the anchor of security. The Protection Class option available through the Equitable Guaranteed Investment Funds™ offers both.

The Protection Class offers our highest level of guarantees, including a 100% death benefit guarantee and a maturity benefit guarantee of 100% or 75%, depending on the deposit. It's an ideal choice for investors who have a lump-sum amount – such as a pension transfer or inheritance – who want to protect their investment over the long term.

This option helps ensure your savings are there when you need them, and that they're efficiently transferred to your beneficiaries when you pass away. To provide this enhanced level of protection, a monthly guarantee fee is deducted from your contract value.

#### **Protection Class Guarantees:**

- Maturity benefit guarantee:
   On your selected guarantee maturity date set for at least 15 years and one day after your initial deposit your contract value is guaranteed to be at least:
  - 100% of net deposits made within the first year, or those with at least 15 years until the guarantee maturity date, plus
  - 75% for all other deposits.
- 100% death benefit guarantee:
   If you pass away, your beneficiary will receive the greater of the market value or 100% of total deposits, proportionately reduced for any withdrawals made during the contract term.
- Resets: You can request a reset once per calendar year (up to the annuitant's 80th birthday) to lock in market gains on both your maturity and death benefit guarantees. Keep in mind that resetting the maturity benefit guarantee may delay your guarantee maturity date.

## Why choose the Protection Class?

#### Protection for your investment and estate

Protection Class includes the highest level of guarantees to help safeguard your investment – both during your lifetime and when it's passed to your loved ones. You can increase your maturity benefit and death benefit by locking-in market gains through resets. In the event of market volatility, a portion of your investment is protected and can be accessed on your guarantee maturity date. If you pass away, your beneficiaries are guaranteed to receive at least 100% of your net deposits. Your money goes directly to your loved ones, bypassing probate as well as the associated delays and fees.

### **Growth potential**

Choose from a selection of funds that offer the opportunity for long-term growth.

#### Lower fees

If you hold multiple eligible investment contracts with Equitable, the combined value of your accounts can potentially help to lower your fees on Equitable Guaranteed Investment Funds. You can also combine the value of accounts held by eligible family members living in your household through our householding program – another way to reduce fees on Equitable Guaranteed Investment Funds and get more from your investments.

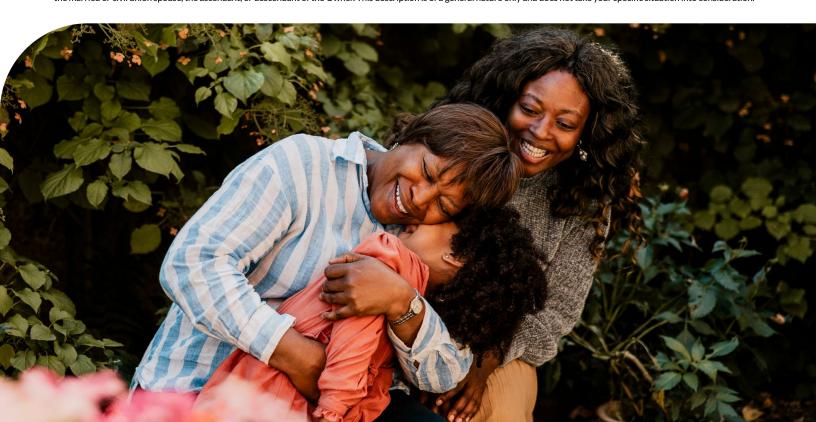
## Potential creditor protection

When you name certain family members\* as your beneficiary, your investment may be protected from creditors, offering an added layer of protection for your assets during uncertain times. This can be a valuable layer of protection – particularly for individuals in high-risk professions.

#### The Investment Class is ideal if you:

- Are wanting to prioritize protection over growth.
- Want to leave a meaningful financial legacy for your loved ones.
- Want to help ensure a smooth and probate-free transfer of wealth.

\*Subject to legislative changes, the beneficiary must currently be the Annuitant's spouse, parent, child, or grandchild to be eligible for creditor protection. In Québec, the beneficiary must be the married or civil union spouse, the ascendant, or descendant of the Owner. This description is of a general nature only and does not take your specific situation into consideration.





# See Protection Class in action with this simple example.

#### Maturity benefit guarantee

You invest **\$250,000** into the Protection Class guarantee option within an Equitable Guaranteed Investment Funds contract. You don't make any additional deposits, withdrawals or resets.

You've selected your guarantee maturity date as 15 years plus one day after your initial deposit. Let's look at two possible outcomes that could occur on that guarantee maturity date – one where the market value has increased, and one where the market value has decreased.

Example	Market value at death	Action taken on guarantee maturity date
1. Market value increased	\$300,000	No change to contract value because the contract value is greater than the maturity guarantee. Maturity guaranteed date is adjusted to 15 years plus one day later.
2. Market value decreased	\$200,000	The contract value is increased to equal the maturity benefit guarantee. In this case, \$50,000 is added to the contract value as a "top up", increasing the contract value to \$250,000 (i.e., the amount that was deposited into the contract).

#### Death benefit guarantee

You invest \$250,000 into the Protection Class guarantee option within an Equitable Guaranteed Investment Funds contract. You don't make any additional deposits, withdrawals or resets, and a few years later you pass away.

Let's look at two possible outcomes – one where the market value has increased, and one where the market value has decreased.

Example	Market value at death	Death benefit paid to beneficiary
1. Market value increased	\$300,000	\$300,000
2. Market value decreased	\$200,000	\$250,000

In example 2, the **100% death benefit guarantee** ensures your beneficiary receives at least \$250,000, even though the market value dropped.

Equitable's Protection Class helps safeguard your assets, offering financial stability for you and your family. Speak to your advisor to learn how the Equitable Guaranteed Investment Funds Protection Class can be part of your investment plan.

Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value. @ or  $^{\text{TM}}$  denotes a trademark of The Equitable Life Insurance Company of Canada

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