



Equitable Guaranteed Investment Funds - Modify a Household

Use this form to add or remove members/contracts or to terminate a household. To create a new household, please complete the “Create a Household” form #2248.

Householding enhances the Preferred Pricing program for Equitable GIF contracts. It allows eligible family members living at the same address to form a household. The value of all assets within a household is used to determine the appropriate Preferred Pricing discount tier applied to all household members. For additional information, review the [Equitable's Preferred Pricing Program \(#2286\)](#).

Householding is a feature that is exclusively available for Equitable GIF. For information on the Pivotal Select segregated fund Preferred Pricing program, refer to the [Pivotal Select Preferred Pricing Program](#) marketing piece.

1. Household owner

First name		Last name	
Existing contract number(s) in the household			
Address (number, street and apartment)		City or Town	
Province	Postal code	Email	

2. Add a household member

Provide the details for the household member that is being added. A maximum of 10 individuals may belong to a household (including the household owner).

First name		Last name	
☐ I confirm I live at the same address as the household owner. (required)			
Relationship to household owner: _____ (must be an “eligible family member” as defined below)			
Eligible family members: To be added as a household member, the individual must: a) Live at the same address as the household owner, and b) Be related to the household owner as either spouse (including common-law), child of owner/spouse (including step and foster children), or parent/step-parent of owner/spouse.			

3. Include or exclude a contract for an existing household member

Provide the details for an existing household member who wishes for their Equitable contract to be included in or excluded from the household.

First name		Last name	
Contract number(s) to include in the household:			
Contract number(s) to exclude from the household:			

4. Remove a household member

Provide the details for the household member that is being removed from the household. The person and all their contracts (including jointly-owned contracts) will be excluded from the household.

First name		Last name	
Relationship to household owner:			

5. Terminate a household

☐ I wish to terminate the household (only the household owner can terminate a household).

If the household owner selects this option, all household members will be removed from the household and the value of the individuals' assets will no longer be combined to determine the Preferred Pricing discount tier.



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6. Agreements and signatures

By submitting this form, the household owner and all named household members have reviewed the terms and conditions below that are applicable to the program and agree to the following:

1) Householding rules:

a) Adding members:

- a. To be added as a household member, an individual must:
 - i) live at the same address as the household owner,
 - ii) be related to the household owner as either spouse (including common-law), child of owner/spouse (including step and foster children) or parent/step-parent of owner/spouse, and
 - iii) own an Equitable GIF contract.

b. Only the household owner can add new members. A new member must agree to be added to the household.

c. The consent of existing household members is not required for new members to be added to the household.

b) **Total members:** A household may not exceed ten total members.

c) One household at a time:

a. A person can only be part of one household at a time.

b. If a household member wants to create a new household, they will be removed from their current household before the new one is created.

d) **Address:** Once a person is part of a household, they will remain part of a household even if they no longer share an address with the household owner.

e) **Leaving the household:** Any member can leave the household at any time by completing this [form #2249](#) (Modify a Household) or by giving written notice to Equitable. No permission from the household owner or other members is needed.

f) **Joint contracts:** Joint contracts can be included in the householding program for Equitable GIF if both joint contract owners are members of the household.

g) **Death of the household owner:** If the household owner dies, the household is dissolved. Remaining members may choose to form a new household by submitting [form #2248](#) (Create a Household).

h) **Identifying contracts and household members:** The household owner and members must identify which contracts are included in the household. If a person signing this form is being added to a household and their contract has not been identified on this form, that contract will not be included in the household. Equitable will not be responsible for identifying additional contracts or individuals that may be eligible to participate in a household. Equitable will not backdate management fee reductions for contracts that were not identified on this form, or for members that were not added to the household.

i) **Termination:** A household can be terminated at any time by the household owner. Upon termination, all householding benefits and corresponding Preferred Pricing discounts will be discontinued without notice to the other household members.

2) Privacy and personal information:

a) The personal information you have willingly provided to Equitable will be held in Equitable's files, and will be used for the purposes of administering the householding and/or Preferred Pricing program and communicating with household members about the householding and/or Preferred Pricing program.

b) For the above purposes, the personal information on file is accessible to, and may be exchanged with: authorized employees of Equitable; third parties retained by Equitable; and any other person or party whom you authorize.

c) Your personal information may be processed and stored outside of Canada and may therefore be subject to the laws of those jurisdictions.

d) See [equitable.ca](#) for further details about Equitable's privacy practices and for information about how to contact Equitable's Privacy Officer.

3) Sharing information:

a) The cumulative value of all contracts included in the household, household member names, and the applied Preferred Pricing discount tier is available to any household member and/or their advisor.

b) The household owner and members cannot access values for contracts that they do not own. However, they may be able to estimate or deduce the value of other members' contracts based on the cumulative value of all contracts included in the household.

4) Equitable's rights:

a) Equitable reserves the right to terminate a household or remove a household member at any time.

b) Householding is a non-contractual benefit, and Equitable reserves the right to change or end the Preferred Pricing and/or householding program without notice.

c) After Equitable receives the completed request to Modify a Household, we will process it as soon as possible. Equitable will not backdate requests.

I confirm and acknowledge my agreement with the above, and I request to be added, removed, or have my Equitable contract values included in or excluded from the household as indicated in this form: (Household member signature not required if a household member is requesting to leave a household.)

Householder owner name:	Signature:	Date (yyyy/mm/dd):
Householder member name:	Signature:	Date (yyyy/mm/dd):
Householder member name:	Signature:	Date (yyyy/mm/dd):