





### Pivotal Select Segregated Fund Codes and Fees

Fund Codes	Investment Class 75/75					Estate Class 75/100					Protection Class 100/100				
	NL	NL-CB	NL-CB5	DSC*	LL*	NL	NL-CB	NL-CB5	DSC*	LL*	NL	NL-CB	NL-CB5	DSC*	LL*
<b>Fixed Income</b>															
EL Active Canadian Bond Fund Select	702	3002	5002	602	1202	902	3102	5102	802	1302	1102	3202	5202	1002	1402
EL Bissett Core Plus Bond Fund Select	760	3060	5060	-	-	-	-	-	-	-	-	-	-	-	-
EL Invesco Global Bond Fund Select	711	3011	5011	611	1211	911	3111	5111	811	1311	1111	3211	5211	1011	1411
EL Mackenzie Unconstrained Fixed Income Fund Select	746	3046	5046	646	1246	946	3146	5146	846	1346	1146	3246	5246	1046	1446
EL Money Market Fund Select	705	3005	5005	605	1205	905	3105	5105	805	1305	1105	3205	5205	1005	1405
<b>Balanced</b>															
EL Bissett Monthly Income and Growth Fund Select	742	3042	5042	642	1242	942	3142	5142	842	1342	1142	3242	5242	1042	1442
EL Dynamic U.S. Monthly Income Fund Select	755	3055	5055	655	1255	955	3155	5155	855	1355	1155	3255	5255	1055	1455
EL Dynamic Value Balanced Fund Select	733	3033	5033	633	1233	933	3133	5133	833	1333	1133	3233	5233	1033	1433
 EL Fidelity® Climate Leadership Balanced Fund Select	761	3061	5061	-	-	-	-	-	-	-	-	-	-	-	-
EL Invesco Global Balanced Fund Select	719	3019	5019	619	1219	919	3119	5119	819	1319	1119	3219	5219	1019	1419
EL Mackenzie Canadian Growth Balanced Fund Select	735	3035	5035	635	1235	935	3135	5135	835	1335	1135	3235	5235	1035	1435
EL Mackenzie Global Strategic Income Fund Select	751	3051	5051	651	1251	951	3151	5151	851	1351	1151	3251	5251	1051	1451
EL Mackenzie Income Fund Select	741	3041	5041	641	1241	941	3141	5141	841	1341	1141	3241	5241	1041	1441
EL Mackenzie Ivy Canadian Balanced Fund Select	754	3054	5054	654	1254	954	3154	5154	854	1354	1154	3254	5254	1054	1454
EL Mackenzie Ivy Global Balanced Fund Select	748	3048	5048	648	1248	948	3148	5148	848	1348	1148	3248	5248	1048	1448
<b>Domestic Equities</b>															
EL Bissett Canadian Equity Fund Select	740	3040	5040	640	1240	940	3140	5140	840	1340	1140	3240	5240	1040	1440
EL Bissett Dividend Income Fund Select	716	3016	5016	616	1216	916	3116	5116	816	1316	1116	3216	5216	1016	1416
EL Canadian Stock Fund Select	703	3003	5003	603	1203	903	3103	5103	803	1303	1103	3203	5203	1003	1403
EL Dynamic Equity Income Fund Select	749	3049	5049	649	1249	949	3149	5149	849	1349	1149	3249	5249	1049	1449
EL Fidelity® Special Situations Fund Select	717	3017	5017	617	1217	917	3117	5117	817	1317	1117	3217	5217	1017	1417
EL Low Volatility Canadian Equity Fund Select	709	3009	5009	609	1209	909	3109	5109	809	1309	1109	3209	5209	1009	1409
<b>Foreign Equities</b>															
 EL ClearBridge Sustainable Global Infrastructure Income Fund Select	768	3068	5068	-	-	-	-	-	-	-	-	-	-	-	-
EL Dynamic American Fund Select	747	3047	5047	647	1247	947	3147	5147	847	1347	1147	3247	5247	1047	1447
EL Dynamic Asia Pacific Equity Fund Select	770	3070	5070	-	-	-	-	-	-	-	-	-	-	-	-
EL Dynamic Global Discovery Fund Select	745	3045	5045	645	1245	945	3145	5145	845	1345	1145	3245	5245	1045	1445
EL Dynamic Global Real Estate Fund Select	769	3069	5069	-	-	-	-	-	-	-	-	-	-	-	-
 EL Fidelity® Climate Leadership Fund Select	762	3062	5062	-	-	-	-	-	-	-	-	-	-	-	-
EL Fidelity® Global Innovators Fund Select	767	3067	5067	-	-	-	-	-	-	-	-	-	-	-	-
EL Fidelity® U.S. Focused Stock Fund Select	763	3063	5063	-	-	-	-	-	-	-	-	-	-	-	-
EL Invesco Europlus Fund Select	718	3018	5018	618	1218	918	3118	5118	818	1318	1118	3218	5218	1018	1418
EL Invesco Global Companies Fund Select	750	3050	5050	650	1250	950	3150	5150	850	1350	1150	3250	5250	1050	1450
EL Invesco International Companies Fund Select	730	3030	5030	630	1230	930	3130	5130	830	1330	1130	3230	5230	1030	1430
EL Mackenzie Emerging Markets Fund Select	771	3071	5071	-	-	-	-	-	-	-	-	-	-	-	-

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	NL	NL-CB	NL-CB5	DSC*	LL*	NL	NL-CB	NL-CB5	DSC*	LL*	NL	NL-CB	NL-CB5	DSC*	LL*
<b>Index Funds</b>															
 EL NASDAQ 100 ESG Index Fund Select	766	3066	5066	-	-	-	-	-	-	-	-	-	-	-	-
 EL S&P 500 ESG Index Fund Select	765	3065	5065	-	-	-	-	-	-	-	-	-	-	-	-
 EL S&P/TSX Composite ESG Index Fund Select	764	3064	5064	-	-	-	-	-	-	-	-	-	-	-	-
<b>Portfolio Funds</b>															
EL Active Balanced Growth Portfolio Select	739	3039	5039	639	1239	939	3139	5139	839	1339	1139	3239	5239	1039	1439
EL Active Balanced Income Portfolio Select	738	3038	5038	638	1238	938	3138	5138	838	1338	1138	3238	5238	1038	1438
EL Active Balanced Portfolio Select	737	3037	5037	637	1237	937	3137	5137	837	1337	1137	3237	5237	1037	1437
EL Fidelity® Tactical Asset Allocation Balanced Portfolio Select	744	3044	5044	644	1244	944	3144	5144	844	1344	1144	3244	5244	1044	1444
EL Fidelity® Tactical Asset Allocation Growth Portfolio Select	752	3052	5052	652	1252	952	3152	5152	852	1352	1152	3252	5252	1052	1452
EL Fidelity® Tactical Asset Allocation Income Portfolio Select	743	3043	5043	643	1243	943	3143	5143	843	1343	1143	3243	5243	1043	1443
EL Quotential Balanced Growth Portfolio Select	722	3022	5022	622	1222	922	3122	5122	822	1322	1122	3222	5222	1022	1422
EL Quotential Balanced Income Portfolio Select	721	3021	5021	621	1221	921	3121	5121	821	1321	1121	3221	5221	1021	1421
EL Quotential Diversified Equity Portfolio Select	724	3024	5024	624	1224	924	3124	5124	824	1324	1124	3224	5224	1024	1424
EL Quotential Diversified Income Portfolio Select	723	3023	5023	623	1223	923	3123	5123	823	1323	1123	3223	5223	1023	1423
EL Quotential Growth Portfolio Select	725	3025	5025	625	1225	925	3125	5125	825	1325	1125	3225	5225	1025	1425

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\* DSC and LL are not available for new sales.

DSC = Deferred Sales Charge (sales charge applies to client), NL = No Load, LL = Low Load (sales charge applies to client), NL-CB and NL-CB5 = No Load CB (chargeback to advisor). Based on our administrative rules, DSC, LL, NL-CB and NL-CB5 units may not be held within the same contract.




EL = Equitable Life. All fund codes begin with the prefix "ELC".

 Sustainable Investments include investments that intend to apply one or more ESG (Environmental, Social and Governance) principles in their investment strategy.


## Asset Allocation, MERs and Guarantee Fees

Fund Codes	Asset Allocation <sup>1</sup>		Estimated MER <sup>2</sup>	Guarantee Fees <sup>3</sup>		
	Equities	Fixed Income/ Cash		Investment Class (75/75)	Estate Class (75/100)	Protection Class (100/100)
<b>Fixed Income</b>						
EL Active Canadian Bond Fund Select	0%	100%	2.12%	0%	0.20%	0.40%
EL Bissett Core Plus Bond Fund Select	0%	100%	1.94%	0%	-	-
EL Invesco Global Bond Fund Select	0%	100%	2.43%	0%	0.25%	0.50%
EL Mackenzie Unconstrained Fixed Income Fund Select	0%	100%	2.73%	0%	0.25%	0.50%
EL Money Market Fund Select	0%	100%	1.34%	0%	0.15%	0.20%
<b>Balanced</b>						
EL Bissett Monthly Income and Growth Fund Select	60%	40%	2.71%	0%	0.25%	0.55%
EL Dynamic U.S. Monthly Income Fund Select	60%	40%	3.03%	0%	0.30%	0.70%
EL Dynamic Value Balanced Fund Select	60%	40%	2.95%	0%	0.30%	0.60%
 EL Fidelity® Climate Leadership Balanced Fund Select	60%	40%	2.89%	0%	-	-
EL Invesco Global Balanced Fund Select	70%	30%	2.93%	0%	0.30%	0.60%
EL Mackenzie Canadian Growth Balanced Fund Select	65%	35%	2.84%	0%	0.25%	0.55%
EL Mackenzie Global Strategic Income Fund Select	53%	47%	2.81%	0%	0.30%	0.60%
EL Mackenzie Income Fund Select	30%	70%	2.89%	0%	0.20%	0.50%
EL Mackenzie Ivy Canadian Balanced Fund Select	75%	25%	2.84%	0%	0.30%	0.60%
EL Mackenzie Ivy Global Balanced Fund Select	75%	25%	2.84%	0%	0.30%	0.65%
<b>Domestic Equities</b>						
EL Bissett Canadian Equity Fund Select	100%	0%	2.80%	0%	0.30%	0.90%
EL Bissett Dividend Income Fund Select	85%	15%	2.69%	0%	0.25%	0.80%
EL Canadian Stock Fund Select	100%	0%	2.67%	0%	0.30%	0.90%
EL Dynamic Equity Income Fund Select	100%	0%	2.80%	0%	0.30%	0.90%
EL Fidelity® Special Situations Fund Select	100%	0%	3.06%	0%	0.50%	1.00%
EL Low Volatility Canadian Equity Fund Select	100%	0%	2.63%	0%	0.30%	0.90%
<b>Foreign Equities</b>						
 EL ClearBridge Sustainable Global Infrastructure Income Fund Select	100%	0%	2.70%	0%	-	-
EL Dynamic American Fund Select	100%	0%	3.12%	0%	0.40%	1.00%
EL Dynamic Asia Pacific Equity Fund Select	100%	0%	2.69%	0%	-	-
EL Dynamic Global Discovery Fund Select	100%	0%	3.31%	0%	0.40%	1.00%
EL Dynamic Global Real Estate Fund Select	100%	0%	2.61%	0%	-	-
 EL Fidelity® Climate Leadership Fund Select	100%	0%	2.87%	0%	-	-
EL Fidelity® Global Innovators Fund Select	100%	0%	2.86%	0%	-	-
EL Fidelity® U.S. Focused Stock Fund Select	100%	0%	2.82%	0%	-	-
EL Invesco Europlus Fund Select	100%	0%	3.15%	0%	0.50%	0.85%
EL Invesco Global Companies Fund Select	100%	0%	3.10%	0%	0.45%	0.90%
EL Invesco International Companies Fund Select	100%	0%	2.86%	0%	0.40%	1.00%
EL Mackenzie Emerging Markets Fund Select	100%	0%	2.86%	0%	-	-

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	Equities	Fixed Income/ Cash		Investment Class (75/75)	Estate Class (75/100)	Protection Class (100/100)
<b>Index Funds</b>						
 EL NASDAQ 100 ESG Index Fund Select	100%	0%	2.41%	0%	-	-
 EL S&P 500 ESG Index Fund Select	100%	0%	2.35%	0%	-	-
 EL S&P/TSX Composite ESG Index Fund Select	100%	0%	2.36%	0%	-	-
<b>Portfolio Funds</b>						
EL Active Balanced Growth Portfolio Select	55%	45%	2.53%	0%	0.30%	0.65%
EL Active Balanced Income Portfolio Select	70%	30%	2.43%	0%	0.25%	0.55%
EL Active Balanced Portfolio Select	50%	50%	2.48%	0%	0.30%	0.55%
EL Fidelity® Tactical Asset Allocation Balanced Portfolio Select	60%	40%	3.00%	0%	0.30%	0.60%
EL Fidelity® Tactical Asset Allocation Growth Portfolio Select	85%	15%	3.15%	0%	0.40%	0.75%
EL Fidelity® Tactical Asset Allocation Income Portfolio Select	40%	60%	2.89%	0%	0.30%	0.60%
EL Quotential Balanced Growth Portfolio Select	60%	40%	2.90%	0%	0.30%	0.60%
EL Quotential Balanced Income Portfolio Select	40%	60%	2.83%	0%	0.25%	0.60%
EL Quotential Diversified Equity Portfolio Select	100%	0%	3.12%	0%	0.40%	0.80%
EL Quotential Diversified Income Portfolio Select	20%	80%	2.83%	0%	0.25%	0.55%
EL Quotential Growth Portfolio Select	80%	20%	2.97%	0%	0.30%	0.70%

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<sup>1</sup> Asset allocation represents the fund's target allocation as determined by the fund manager. The actual asset allocation of the fund can fluctuate higher or lower than the percentage indicated.

<sup>2</sup> Management Expense Ratios (MERs) are based on figures as of January 1, 2024 and are unaudited. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales tax for the fund and for the underlying fund. For clients with larger contract values, a management fee reduction may be available through the Preferred Pricing Program. For details, please see section 4.7 of the Pivotal Select Contract and Information Folder.

<sup>3</sup> Estate Class and Protection Class offerings are subject to guarantee fees in addition to MERs. The guarantee fees applicable to each fund are calculated and charged to the contract at each month-end.

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