









Pivotal Select™

Part of Equitable's legacy products. These funds are available to existing Equitable contracts only.

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

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

All fund codes begin with the prefix "ELC".

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

Asset Allocation, MERs and Guarantee Fees

Fund Codes	Asset Allocation ¹		Estimated MER ²	Guarantee Fees ³		
	Equities	Fixed Income/ Cash		Investment Class (75/75)	Estate Class (75/100)	Protection Class (100/100)
Fixed Income						
Equitable Bond	0%	100%	2.11%	0%	0.20%	0.40%
Equitable Franklin Canadian Core Plus Bond	0%	100%	1.94%	0%	-	-
Equitable Invesco Global Bond	0%	100%	2.42%	0%	0.25%	0.50%
Equitable Mackenzie Unconstrained Fixed Income	0%	100%	2.71%	0%	0.25%	0.50%
Equitable Money Market	0%	100%	1.34%	0%	0.15%	0.20%
Balanced						
Equitable Franklin Canadian Monthly Income and Growth	60%	40%	2.71%	0%	0.25%	0.55%
Equitable Dynamic U.S. Strategic Yield	60%	40%	3.01%	0%	0.30%	0.70%
Equitable Dynamic Value Balanced	60%	40%	2.94%	0%	0.30%	0.60%
Equitable Fidelity® Climate Leadership Balanced	60%	40%	2.90%	0%	-	-
Equitable Invesco Global Balanced	70%	30%	2.94%	0%	0.30%	0.60%
Equitable Mackenzie Bluewater Canadian Growth Balanced	65%	35%	2.84%	0%	0.25%	0.55%
Equitable Mackenzie Global Strategic Income	57%	43%	2.81%	0%	0.30%	0.60%
Equitable Mackenzie Income	35%	65%	2.88%	0%	0.20%	0.50%
Equitable Mackenzie Ivy Canadian Balanced	75%	25%	2.84%	0%	0.30%	0.60%
Equitable Mackenzie Ivy Global Balanced	75%	25%	2.84%	0%	0.30%	0.65%
Domestic Equities						
Equitable Franklin ClearBridge Canadian Equity	100%	0%	2.80%	0%	0.30%	0.90%
Equitable Franklin ClearBridge Dividend Income	85%	15%	2.70%	0%	0.25%	0.80%
Equitable MFS Canadian Equity Plus	100%	0%	2.66%	0%	0.30%	0.90%
Equitable Dynamic Equity Income	100%	0%	2.81%	0%	0.30%	0.90%
Equitable Fidelity® Special Situations	100%	0%	3.05%	0%	0.50%	1.00%
Equitable MFS Low Volatility Canadian Equity	100%	0%	2.60%	0%	0.30%	0.90%
Foreign Equities						
Equitable Franklin ClearBridge Global Infrastructure Income	100%	0%	2.69%	0%	-	-
Equitable Dynamic American	100%	0%	3.13%	0%	0.40%	1.00%
Equitable Dynamic Asia Pacific Equity	100%	0%	2.66%	0%	-	-
Equitable Dynamic Global Discovery	100%	0%	3.31%	0%	0.40%	1.00%
Equitable Dynamic Global Real Estate	100%	0%	2.60%	0%	-	-
Equitable Fidelity® Climate Leadership	100%	0%	2.88%	0%	-	-
Equitable Fidelity® Global Innovators	100%	0%	2.87%	0%	-	-
Equitable Fidelity® U.S. Focused Stock	100%	0%	2.83%	0%	-	-
Equitable Invesco European Equity	100%	0%	3.16%	0%	0.50%	0.85%
Equitable Invesco Global Companies	100%	0%	3.09%	0%	0.45%	0.90%
Equitable Invesco International Growth	100%	0%	2.87%	0%	0.40%	1.00%
Equitable Mackenzie Emerging Markets	100%	0%	2.85%	0%	-	-

Asset Allocation, MERs and Guarantee Fees



Fund Codes	Asset Allocation ¹		Estimated MER ²	Guarantee Fees ³		
	Equities	Fixed Income/ Cash		Investment Class (75/75)	Estate Class (75/100)	Protection Class (100/100)
Index Funds						
Equitable Invesco NASDAQ 100 ESG Index ETF	100%	0%	2.41%	0%	-	-
Equitable Invesco S&P 500 ESG Index ETF	100%	0%	2.35%	0%	-	-
Equitable Invesco S&P/TSX Composite ESG Index ETF	100%	0%	2.36%	0%	-	-
Portfolio Funds						
Equitable Balanced	55%	45%	2.49%	0%	0.30%	0.55%
Equitable Growth	70%	30%	2.56%	0%	0.30%	0.65%
Equitable Income	50%	50%	2.43%	0%	0.25%	0.55%
Equitable Fidelity® Tactical Asset Allocation Balanced Portfolio	60%	40%	3.03%	0%	0.30%	0.60%
Equitable Fidelity® Tactical Asset Allocation Growth Portfolio	85%	15%	3.17%	0%	0.40%	0.75%
Equitable Fidelity® Tactical Asset Allocation Income Portfolio	40%	60%	2.97%	0%	0.30%	0.60%
Equitable Franklin Quotential Balanced Growth Portfolio	60%	40%	2.91%	0%	0.30%	0.60%
Equitable Franklin Quotential Balanced Income Portfolio	40%	60%	2.83%	0%	0.25%	0.60%
Equitable Franklin Quotential Diversified Equity Portfolio	100%	0%	3.12%	0%	0.40%	0.80%
Equitable Franklin Quotential Diversified Income Portfolio	20%	80%	2.80%	0%	0.25%	0.55%
Equitable Franklin Quotential Growth Portfolio	80%	20%	2.96%	0%	0.30%	0.70%

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

¹ 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.

² Management Expense Ratios (MERs) are based on figures as of January 1, 2025 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.

³ 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.

This information is provided for information purposes only. Values and ratios change frequently and are not guaranteed; past performance does not guarantee future results. Any amount allocated to a segregated fund is invested at the risk of the investor and may increase or decrease in value. Investors do not purchase an interest in underlying securities or funds but, rather, an individual variable insurance contract issued by The Equitable Life Insurance Company of Canada. In the event of an error herein, the investor will not be entitled to specific performance under the Contract. The Contract and Information Folder contain important information about Equitable's segregated funds, relevant risks, and product features and guarantees. The terms of the Contract and Information Folder prevail in the event of an inconsistency with this document.

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3755EL (2025/09/15)