







PIVOTAL SELECT SEGREGATED FUND CODES AND FEES

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

PIVOTAL SELECT SEGREGATED FUND CODES AND FEES

Fund Names	Investment Class 75/75					Estate Class 75/100					Protection Class 100/100				
	DSC	NL	LL	NL-CB	NL-CB5	DSC	NL	LL	NL-CB	NL-CB5	DSC	NL	LL	NL-CB	NL-CB5
INDEX FUNDS															
 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	-	-	-	-	-	-	-	-	-	-
PORTFOLIO FUNDS															
EL Active Balanced Growth Portfolio Select	639	739	1239	3039	5039	839	939	1339	3139	5139	1039	1139	1439	3239	5239
EL Active Balanced Income Portfolio Select	638	738	1238	3038	5038	838	938	1338	3138	5138	1038	1138	1438	3238	5238
EL Active Balanced Portfolio Select	637	737	1237	3037	5037	837	937	1337	3137	5137	1037	1137	1437	3237	5237
EL Fidelity® Tactical Asset Allocation Balanced Portfolio Select	644	744	1244	3044	5044	844	944	1344	3144	5144	1044	1144	1444	3244	5244
EL Fidelity® Tactical Asset Allocation Growth Portfolio Select	652	752	1252	3052	5052	852	952	1352	3152	5152	1052	1152	1452	3252	5252
EL Fidelity® Tactical Asset Allocation Income Portfolio Select	643	743	1243	3043	5043	843	943	1343	3143	5143	1043	1143	1443	3243	5243
EL Quotential Balanced Growth Portfolio Select	622	722	1222	3022	5022	822	922	1322	3122	5122	1022	1122	1422	3222	5222
EL Quotential Balanced Income Portfolio Select	621	721	1221	3021	5021	821	921	1321	3121	5121	1021	1121	1421	3221	5221
EL Quotential Diversified Equity Portfolio Select	624	724	1224	3024	5024	824	924	1324	3124	5124	1024	1124	1424	3224	5224
EL Quotential Diversified Income Portfolio Select	623	723	1223	3023	5023	823	923	1323	3123	5123	1023	1123	1423	3223	5223
EL Quotential Growth Portfolio Select	625	725	1225	3025	5025	825	925	1325	3125	5125	1025	1125	1425	3225	5225



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.

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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						
EL Active Canadian Bond Fund Select	0%	100%	2.12%	0%	0.20%	0.40%
EL Bissett Core Plus Bond Fund Select	0%	100%	1.97%	0%	–	–
EL Invesco Global Bond Fund Select	0%	100%	2.46%	0%	0.25%	0.50%
EL Mackenzie Unconstrained Fixed Income Fund Select	0%	100%	2.72%	0%	0.25%	0.50%
EL Money Market Fund Select	0%	100%	1.35%	0%	0.15%	0.20%
BALANCED						
EL Bissett Monthly Income and Growth Fund Select	60%	40%	2.69%	0%	0.25%	0.55%
EL Dynamic U.S. Monthly Income Fund Select	60%	40%	3.06%	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%	2.87%	0%	–	–
EL Invesco Global Balanced Fund Select	70%	30%	2.91%	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%	2.82%	0%	0.30%	0.60%
EL Mackenzie Income Fund Select	30%	70%	2.90%	0%	0.20%	0.50%
EL Mackenzie Ivy Canadian Balanced Fund Select	75%	25%	2.83%	0%	0.30%	0.60%
EL Mackenzie Ivy Global Balanced Fund Select	75%	25%	2.83%	0%	0.30%	0.65%
DOMESTIC EQUITIES						
EL Bissett Canadian Equity Fund Select	100%	0%	2.82%	0%	0.30%	0.90%
EL Bissett Dividend Income Fund Select	85%	15%	2.68%	0%	0.25%	0.80%
EL Canadian Stock Fund Select	100%	0%	2.68%	0%	0.30%	0.90%
EL Dynamic Equity Income Fund Select	100%	0%	2.78%	0%	0.30%	0.90%
EL Fidelity® Special Situations Fund Select	100%	0%	3.07%	0%	0.50%	1.00%
EL Low Volatility Canadian Equity Fund Select	100%	0%	2.65%	0%	0.30%	0.90%
FOREIGN EQUITIES						
 EL ClearBridge Sustainable Global Infrastructure Income Fund Select	100%	0%	2.74%	0%	–	–
EL Dynamic American Fund Select	100%	0%	3.12%	0%	0.40%	1.00%
EL Dynamic Asia Pacific Equity Fund Select	100%	0%	2.68%	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%	2.64%	0%	–	–
 EL Fidelity® Climate Leadership Fund Select	100%	0%	2.87%	0%	–	–
EL Fidelity® Global Innovators Fund Select	100%	0%	2.90%	0%	–	–
EL Fidelity® U.S. Focused Stock Fund Select	100%	0%	2.83%	0%	–	–
EL Invesco Europlus Fund Select	100%	0%	3.13%	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%	2.87%	0%	0.40%	1.00%
EL Mackenzie Emerging Markets Fund Select	100%	0%	2.91%	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						
EL NASDAQ 100 ESG Index Fund Select	100%	0%	2.44%	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%	2.35%	0%	–	–
PORTFOLIO FUNDS						
EL Active Balanced Growth Portfolio Select	55%	45%	2.55%	0%	0.30%	0.65%
EL Active Balanced Income Portfolio Select	70%	30%	2.44%	0%	0.25%	0.55%
EL Active Balanced Portfolio Select	50%	50%	2.50%	0%	0.30%	0.55%
EL Fidelity® Tactical Asset Allocation Balanced Portfolio Select	60%	40%	2.99%	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%	2.91%	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%	2.82%	0%	0.25%	0.60%
EL Quotential Diversified Equity Portfolio Select	100%	0%	3.13%	0%	0.40%	0.80%
EL Quotential Diversified Income Portfolio Select	20%	80%	2.80%	0%	0.25%	0.55%
EL Quotential Growth Portfolio Select	80%	20%	2.97%	0%	0.30%	0.70%

EL = Equitable Life.

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¹Asset 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.

²Management Expense Ratios (MERs) are based on figures as of December 31, 2022 and are unaudited; the MERs for funds launched in 2022 have been estimated. 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.

³Estate 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 Life'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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