

Equitable®

Insurance | Investments | Group Benefits

Equitable Guaranteed Investment Funds – Estate Class

A smarter way to grow your savings

Looking to grow your savings while protecting what you leave behind? The Estate Class option, available through the Equitable Guaranteed Investment Funds™, could be the right fit – especially if you're focused on leaving a legacy.

The Estate Class offers a 100% death benefit guarantee, helping ensure your full investment is protected and passed efficiently to your beneficiaries. This level of protection comes with a monthly guarantee fee that is deducted from your contract value.

At the same time, the Estate Class gives you access to a wide selection of segregated funds – so your money can continue to grow while you plan for the future.

Estate Class Guarantee:

- 100% death benefit guarantee:
  If you pass away, your beneficiary will receive at least 100% of what you invested (minus withdrawals), no matter how the market performs.
- Resets: You can request a reset of the death benefit guarantee once per calendar year (up to the annuitant's 80th birthday) to lock in market gains.

Why choose the Estate Class?

Estate planning made easy

Your beneficiaries are guaranteed to receive at least 100% of your net deposits when you pass away. You can increase your death benefit through resets by locking-in market gains. Resets are permitted once per calendar year, up to the annuitant's 80th birthday. In the event of your death, your money goes directly to your beneficiaries, bypassing probate as well as the associated delays and fees.

Growth potential

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

Lower fees

If you hold multiple eligible investment contracts with Equitable, their combined value may help you qualify for preferred pricing, potentially lowering your Equitable Guaranteed Investment Funds fees. You can also combine the value of eligible investment contracts held by eligible family members living in your household through our householding program – another way to reduce fees 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 Estate Class is ideal if you:

- Are nearing or in retirement and want to protect your savings while still benefiting from market growth.
- Want to leave a meaningful financial legacy for your loved ones.
- Want to help ensure a smooth and probate-free transfer of wealth.

Which account types offer the Estate Class?

The Estate Class is available on all account types within an Equitable Guaranteed Investment Funds contract, including:

- Non-Registered Accounts
- Tax-Free Savings Account
- First Home Savings Account
- Registered Retirement Savings Plans
- Registered Retirement Income Fund
- Locked-In Accounts

See Estate Class in action with this simple example.

You invest **$100,000** into the Estate Class guarantee option within an Equitable Guaranteed Investment Funds account. 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	$140,000	$140,000
2. Market value decreased	$65,000	$100,000

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

Equitable Guaranteed Investment Funds Estate Class offers protection and growth potential. Speak to your advisor to learn more about how the Equitable Guaranteed Investment Funds Estate Class can be part of your investment plan.

*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.

Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value.

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