

PIVOTAL SOLUTIONS®
PIVOTAL SOLUTIONS II

RETIREMENT INCOME FUND
LIFE INCOME FUND
Application

General Information

Plan being applied for: A) Please elect the Contract you are applying for by checking the box: Pivotal Solutions (No Load) or Pivotal Solutions II (DSC)

Policy Number

B) Retirement Income Fund (RIF)

Life Income Fund (LIF)

Prescribed Saskatchewan RRIF

Prescribed Manitoba RRIF

FundSERV Entry #

Annuitant (must be owner for a registered plan):

<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms			
Name in Full			
Residence Address		Street	City
Province		Postal Code	
Date of Birth	(day)	(month)	(year) (Proof of age must be submitted)
*S.I.N.			
Occupation			
Type of business			

Verification of Client – Provide current/original Canadian government-issued photo ID (e.g. driver's licence, passport, citizenship card or permanent resident card) or if not available, two other identification documents (e.g. birth certificate and one of the following: foreign passport, employee ID card, SIN card, credit card or, except for ON and MB, provincial health card)

Identification Type _____ Number _____

Place of Issue _____ Expiry Date _____

Verification of above _____

(Advisor's/Broker's initials)

* This information will be used when issuing tax forms for income tax purposes.

Direct Deposit Plan Information

The Equitable Life Insurance Company of Canada is hereby requested and authorized to deposit payments under its Direct Deposit Plan (hereinafter referred to as D.D.P.) such payments to be credited to my bank account as shown below subject to the conditions below. **Scheduled payments from your policy will only be available through D.D.P.**

Name of Payee	Account Type:	<input type="checkbox"/> Current	<input type="checkbox"/> Personal Chequing	<input type="checkbox"/> Savings
Account Number:	Bank Name:			
Bank Branch Address:				
Transit Number:				
Signature of Payee:				Date:
<i>Please send a sample of a void cheque you are using for this D.D.P. account.</i>				

CONDITIONS: It is understood and agreed that:

- 1) The D.D.P. will terminate in respect of the policy referred to in accordance with the conditions specified in the contract.
- 2) The D.D.P. may be terminated by the Company upon written notice to the payee.
- 3) The payee acknowledges that all monies paid by the Company after the death of the Annuitant are to be returned to the Company in order for the Company to properly disburse any death benefits payable to the Beneficiary.

Retirement Income Fund (RIF) Plan Information

The income payment period is to be based on the age of the: Annuitant Annuitant's Spouse (Please attach Proof of Age)

The Applicant elects RRIF payments to continue to the Annuitant's Spouse after the Annuitant's death. Yes No

If YES, please complete the Spousal Information Section only. If NO, please complete the Beneficiary Section only.

Spousal Information: (complete only if the RRIF is to be based on the age of the spouse, or if RRIF payments are to continue to the Annuitant's Spouse after the Annuitant's death)

Mr. Surname: _____ Spouse's *S.I.N.: _____ * This information will be used when issuing tax forms for income tax purposes.
 or Given
 Mrs. Names: _____ Date of Birth: _____ (Proof of age must be submitted)
 Day Month Year

Beneficiary (The spouse should not be named as beneficiary if payments are to continue to the spouse after the death of the Annuitant)

Name in full	Relationship to Annuitant	Residence Address (Street, City, Province, Postal Code)

Deposit(s) transferred from: A Registered Retirement Savings Plan (RRSP).
 An existing Registered Retirement Income Fund (RRIF).
 A Registered Pension Plan (RPP). Non Locked-In Funds Only.
 Other (please indicate): _____

Payment Commencement Date: _____
 Day Month Year

Payment Amount: (choose one only)

Required Minimum payment
 \$ _____ per period (subject to the required minimum payment)
 \$ _____ per period increasing by _____ % annually (subject to the required minimum payment)

Payable: (choose one only) Monthly Quarterly Semi-annually Annually

I request Equitable Life to register this contract as a Retirement Income Fund in accordance with provisions of the Income Tax Act (Canada) and of the Quebec Income Tax Act and Provincial Legislation, if applicable. I understand that all benefits payable under the contract are subject to taxation.

For the Prescribed Manitoba or Saskatchewan RRIF, legislation requires that a spouse or common law partner consents to transfer to a RRIF Contract by completing the applicable form available on the applicable provincial websites.

Life Income Fund (LIF) Plan Information

Legislation requires that a Spousal Waiver/Consent Form be completed. Forms are available at each province's own website, except in Nova Scotia.

For the Nova Scotia LIF, the following spousal consent must be completed and signed. I, _____, the spouse or common-law partner of the Applicant of the LIF, hereby consent to the transfer of locked in pension funds to the LIF. _____
(print or type full name of spouse)

Beneficiary (Legislation may require that a spouse be entitled to the death benefit regardless of the beneficiary designation) _____ Signature

Name in full	Relationship to Annuitant	Residence Address (Street, City, Province, Postal Code)

Deposit(s) transferred from: A locked-in RRSP or a Locked-In Retirement Account (LIRA).
 An existing Life Income Fund (LIF).
 A Registered Pension Plan (RPP) under which the funds are locked-in.
 Other (please indicate): _____

Payment Commencement Date: _____
 Day Month Year

Payment Amount: (choose one only)

Required Minimum payment
 Maximum payment
 \$ _____ per period (subject to the required minimum & maximum payment).
 \$ _____ per period increasing by _____ % annually (subject to the required minimum & maximum payment).

Payable: (choose one only) Monthly Quarterly Semi-annually Annually

I request Equitable Life to register this contract as a Retirement Income Fund in accordance with provisions of the Income Tax Act (Canada) and of the Quebec Income Tax Act and Provincial Legislation, if applicable. I understand that all benefits payable under the contract are subject to taxation.

Investment Information

Minimum initial deposit must be \$10,000. Total initial deposit of \$ _____ and subsequent transfers, if any to be allocated as

follows: Segregated Funds (minimum: \$250 per Fund)

Pivotal Segregated Funds

Pivotal Solutions	Allocation	Rebalance	Pivotal Solutions II	Allocation	Rebalance
American Growth Fund	%	%	American Growth Fund B	%	%
Asset Allocation Fund	%	%	Canadian Bond Fund B	%	%
Canadian Bond Fund	%	%	Equitable Life Acuity Canadian Balanced Fund B	%	%
Canadian Stock Fund	%	%	Equitable Life Acuity Pure Canadian Equity Fund B	%	%
Equitable Life Active Balanced Portfolio	%	%	Equitable Life Bissett Dividend Income Fund B	%	%
Equitable Life Acuity Canadian Balanced Fund	%	%	Equitable Life Dynamic Far East Value Fund B	%	%
Equitable Life Acuity Pure Canadian Equity Fund	%	%	Equitable Life Dynamic Power Global Growth Fund B	%	%
Equitable Life Bissett Dividend Income Fund	%	%	Equitable Life Invesco Canadian Premier Growth Fund B	%	%
Equitable Life Dynamic Far East Value Fund	%	%	Equitable Life Mackenzie Global Small Cap Growth Fund B	%	%
Equitable Life Dynamic Power Global Growth Fund	%	%	Equitable Life MB Canadian Equity Value Fund B	%	%
Equitable Life Dynamic Value Balanced	%	%	Equitable Life Quotential Balanced Growth Portfolio B	%	%
Equitable Life Invesco Canadian Premier Growth Fund	%	%	Equitable Life Quotential Balanced Income Portfolio B	%	%
Equitable Life Mackenzie Canadian All Cap Balanced Fund	%	%	Equitable Life Quotential Diversified Equity Portfolio B	%	%
Equitable Life Mackenzie Global Small Cap Growth Fund	%	%	Equitable Life Quotential Diversified Income Portfolio B	%	%
Equitable Life MB Canadian Equity Value Fund	%	%	Equitable Life Quotential Growth Portfolio B	%	%
Equitable Life Quotential Balanced Growth Portfolio	%	%	Equitable Life Templeton Growth Fund B	%	%
Equitable Life Quotential Balanced Income Portfolio	%	%	Equitable Life Trimark Europlus Fund B	%	%
Equitable Life Quotential Diversified Equity Portfolio	%	%	Equitable Life Trimark Global Balanced Fund B	%	%
Equitable Life Quotential Diversified Income Portfolio	%	%	Equitable Life Trimark International Companies Fund B	%	%
Equitable Life Quotential Growth Portfolio	%	%	Money Market Fund	%	%
Equitable Life Templeton Global Bond Fund	%	%			
Equitable Life Templeton Growth Fund	%	%			
Equitable Life Trimark Europlus Fund	%	%			
Equitable Life Trimark Global Balanced Fund	%	%			
Equitable Life Trimark International Companies Fund	%	%			
Money Market Fund	%	%			

Asset Rebalancing Yes No ? If "yes", please elect a frequency:

Semi-annual (May 15 and November 15)

Annual (November 15)

Unless advised by subsequent written notification received by us, all future transfers received will be deposited to the same account and/or fund(s) as the original deposit.

Scheduled Payment Allocations

Please check one:

Withdraw all regularly scheduled payments from the following Segregated Fund(s) with value as denoted by the percentage allocation indicated:

Pivotal Solutions	Allocation	Pivotal Solutions	Allocation
American Growth Fund	%	Equitable Life Mackenzie Global Small Cap Growth Fund	%
Asset Allocation Fund	%	Equitable Life MB Canadian Equity Value Fund	%
Canadian Bond Fund	%	Equitable Life Quotential Balanced Growth Portfolio	%
Canadian Stock Fund	%	Equitable Life Quotential Balanced Income Portfolio	%
Equitable Life Active Balanced Portfolio	%	Equitable Life Quotential Diversified Equity Portfolio	%
Equitable Life Acuity Canadian Balanced Fund	%	Equitable Life Quotential Diversified Income Portfolio	%
Equitable Life Acuity Pure Canadian Equity Fund	%	Equitable Life Quotential Growth Portfolio	%
Equitable Life Bissett Dividend Income Fund	%	Equitable Life Templeton Global Bond Fund	%
Equitable Life Dynamic Far East Value Fund	%	Equitable Life Templeton Growth Fund	%
Equitable Life Dynamic Power Global Growth Fund	%	Equitable Life Trimark Europlus Fund	%
Equitable Life Dynamic Value Balanced	%	Equitable Life Trimark Global Balanced Fund	%
Equitable Life Invesco Canadian Premier Growth Fund	%	Equitable Life Trimark International Companies Fund	%
Equitable Life Mackenzie Canadian All Cap Balanced Fund	%	Money Market Fund	%

Withdrawals will be processed on a pro rata basis if:

1. a percentage allocation is not requested, or
2. the percentage allocation requested cannot be accommodated due to lack of sufficient funds in the selected Segregated Fund(s), or
3. if percentage allocation is not equal to 100%

Special Instructions

Head Office Endorsements

Receipt and Acknowledgement

I hereby acknowledge receipt of an electronic or hard copy of the Information Folder [705 version (2008/04/30)] and the Segregated Funds Financial Highlights & Performance Data for the Pivotal Solutions Retirement Income Fund Life Income Fund from The Equitable Life Insurance Company of Canada, prior to signing the application.

Date

Signature of Annuitant

Agreement

I hereby agree (1) That the contract issued hereon shall not take effect until the premium made with the application has been paid to the Company's Head Office, (2) That no agent or other person except a duly authorized officer of the Company has power to make or modify any contract on behalf of the Company or to waive any of the Company's rights or requirements, and that no waiver shall be valid unless in writing and signed by one of such officers, (3) That every statement and answer herein contained is true, (4) The personal information willingly provided by me/us to the independent broker and/or the Company and collected on this Application and held in their files will be used by the Company for the purposes of issuing, servicing, administration, and claims processing related to this Application, and any resulting policy and any supplementary documents. The information on file is accessible for the above purposes to authorized employees of the Company, third parties retained by the Company, the Company's distribution network, such as a National Account, National MGA, MGA, AGA or Firm, and any other person or party whom I/we authorize, (5) Consent to the Company using the information in this Application and its existing files to provide information to me about its other products and services. Yes, (6) That my acceptance of any contract issued on this Application shall be a ratification of any changes or corrections in or additions to this application which the Company may make in the space for Head Office Endorsements.

Signature of Annuitant

Dated at _____ this _____ day of _____, _____

Witness - Soliciting Advisor/Broker

I confirm that the Advisor/Broker Disclosure form was provided and explained to the client.

Advisor's/Broker's Signature

Advisor's/Broker's Name (please print)

Advisor's/Broker's Number

MGA Name _____ Regional Office _____

Segregated Fund Codes

Pivotal Solutions - surrender charges are not applicable and resets are not available	Fund Code	Fund Code	Pivotal Solutions II - surrender charges are applicable and resets are not available for RIF and LIF	Fund Code
Segregated Fund	Heaped	Level	Segregated Fund	DSC
American Growth Fund	EQU208	EQU308	American Growth Fund B	EQU408
Asset Allocation Fund	EQU201	EQU301	Canadian Bond Fund B	EQU402
Canadian Bond Fund	EQU202	EQU302	Equitable Life Acuity Canadian Balanced Fund B	EQU428
Canadian Stock Fund	EQU203	EQU303	Equitable Life Acuity Pure Canadian Equity Fund B	EQU427
Equitable Life Active Balanced Portfolio	EQU237	EQU337	Equitable Life Bissett Dividend Income Fund B	EQU416
Equitable Life Acuity Canadian Balanced Fund	EQU228	EQU328	Equitable Life Dynamic Far East Value Fund B	EQU431
Equitable Life Acuity Pure Canadian Equity Fund	EQU227	EQU327	Equitable Life Dynamic Power Global Growth Fund B	EQU429
Equitable Life Bissett Dividend Income Fund	EQU216	EQU316	Equitable Life Invesco Canadian Premier Growth Fund B	EQU415
Equitable Life Dynamic Far East Value Fund	EQU231	EQU331	Equitable Life Mackenzie Global Small Cap Growth Fund B	EQU417
Equitable Life Dynamic Power Global Growth Fund	EQU229	EQU329	Equitable Life MB Canadian Equity Value Fund B	EQU409
Equitable Life Dynamic Value Balanced	EQU233	EQU333	Equitable Life Quotential Balanced Growth Portfolio B	EQU422
Equitable Life Invesco Canadian Premier Growth Fund	EQU215	EQU315	Equitable Life Quotential Balanced Income Portfolio B	EQU421
Equitable Life Mackenzie Canadian All Cap Balanced Fund	EQU235	EQU335	Equitable Life Quotential Diversified Equity Portfolio B	EQU424
Equitable Life Mackenzie Global Small Cap Growth Fund	EQU217	EQU317	Equitable Life Quotential Diversified Income Portfolio B	EQU423
Equitable Life MB Canadian Equity Value Fund	EQU209	EQU309	Equitable Life Quotential Growth Portfolio B	EQU425
Equitable Life Quotential Balanced Growth Portfolio	EQU222	EQU322	Equitable Life Templeton Growth Fund B	EQU410
Equitable Life Quotential Balanced Income Portfolio	EQU221	EQU321	Equitable Life Trimark Europlus Fund B	EQU418
Equitable Life Quotential Diversified Equity Portfolio	EQU224	EQU324	Equitable Life Trimark Global Balanced Fund B	EQU419
Equitable Life Quotential Diversified Income Portfolio	EQU223	EQU323	Equitable Life Trimark International Companies Fund B	EQU430
Equitable Life Quotential Growth Portfolio	EQU225	EQU325	Money Market Fund	EQU405
Equitable Life Templeton Global Bond Fund	EQU211	EQU311		
Equitable Life Templeton Growth Fund	EQU210	EQU310		
Equitable Life Trimark Europlus Fund	EQU218	EQU318		
Equitable Life Trimark Global Balanced Fund	EQU219	EQU319		
Equitable Life Trimark International Companies Fund	EQU230	EQU330		
Money Market Fund	EQU205	EQU305		

Works for me.TM

Canadians have turned to Equitable Life since 1920 to protect what matters most. We work with your independent financial advisor to offer individual insurance and savings and retirement solutions that provide good value and meet your needs – now and in the future.

But we're not your typical financial services company. We have the knowledge, experience and ability to find solutions that work for you. We're friendly, caring and interested in helping. And we're owned by our participating policyholders, not shareholders. So we can focus on your interests and providing you with personalized service, security and wellbeing.



**Equitable Life
of Canada[®]**

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