

Fund Focus

Equitable Life Dynamic Global Real Estate Fund Select, a good choice in an inflationary world.

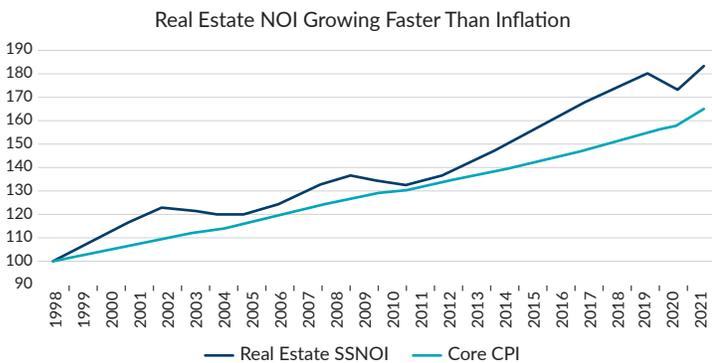
Some investors may be missing out on the benefits of real estate investments. Investing in real estate can help to diversify an investment portfolio and manage overall risk.

Why global real estate?

Provides a hedge against inflation.

Over a period of almost 25 years, real estate companies have been able to grow their operating income at a rate exceeding inflation.

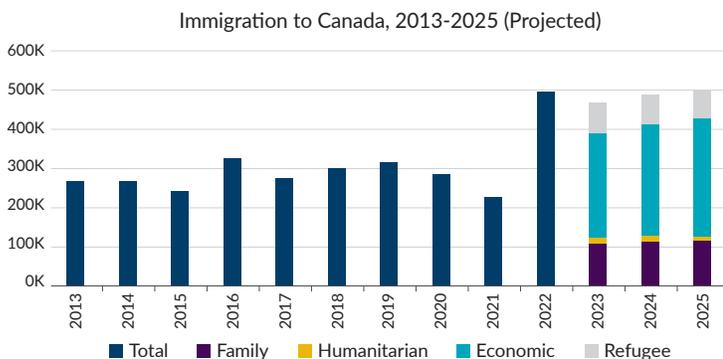
Real Estate in a Rising CPI World



Canada: Leveraging our home field advantage in a high demand market.

Canada benefits from a strong population growth rate, which is the ultimate driver of real estate demand, and tepid supply growth; a combination that is supporting of rising rents.

Spotlight on Canada: Favourable Demographics to Support Growth



Source: Immigration, Refugees and Citizenship Canada. For illustrative purposes.

Access to a diverse range of property types.

These include commercial, multi-residential, data centres, manufactured housing, cell towers, storage units, health care, etc.

Core



Retail



Office



Industrial



Multi-residential

Alternative



Health Care



Specialty Residential



Self Storage



Data Centres



Cell Towers



Hotels

Why Equitable Life Dynamic Global Real Estate Fund Select?

The Equitable Life Dynamic Global Real Estate Fund Select aims to achieve long-term capital appreciation and income by investing in publicly listed real estate companies across a spectrum of property types and geographies.

Key highlights:

- ✓ Access to high-quality and diversified real estate assets through public companies from around the world
- ✓ Real estate is an asset class highly sought after by pension funds and institutional investors
- ✓ The underlying Dynamic Global Real Estate Fund is the oldest real estate mutual fund in Canada (1996)
- ✓ A key pillar is protecting capital – manager focus is on providing downside protection
- ✓ Competitive MER of 2.61%

Fund Name	Fund Codes		
	NL	NL-CB	NL-CB5
Equitable Life Dynamic Global Real Estate Fund Select	ELC 769	ELC 3069	ELC 5069

The Equitable Life Dynamic Global Real Estate Fund Select is available in Pivotal Select™, Investment Class (75/75) in No Load (NL) and No Load Chargeback (CB and CB5). To learn more about the performance of this fund, [click here](#).

To find out how you can get the Equitable Life Dynamic Global Real Estate Fund Select working for you, please contact your advisor.

* Management Expense Ratio (MER) is effective as of January 1, 2024. 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.

The following applies to the underlying fund: Commissions, trailing commissions, management fees and expenses may all be associated with mutual fund investments. The indicated rates of return are the historical annual compounded total returns, including changes in security values and reinvestment of all distributions, and do not take into account sales, redemption, distribution or optional charges, or income taxes payable by any securityholder, which would have reduced returns. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

Commissions, management fees and expenses may all be associated with investments in segregated funds. Any amount that is allocated to a segregated fund is invested at the risk of the contract holder and may increase or decrease in value. Segregated fund values change frequently, and past performance does not guarantee future results. There are risks involved with investing in segregated funds. Please read the Contract and Information Folder before investing for a description of risks relevant to the segregated fund and for a complete description of product features and guarantees. Copies of the Contract and Information Folder are available from your advisor or equitable.ca.

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