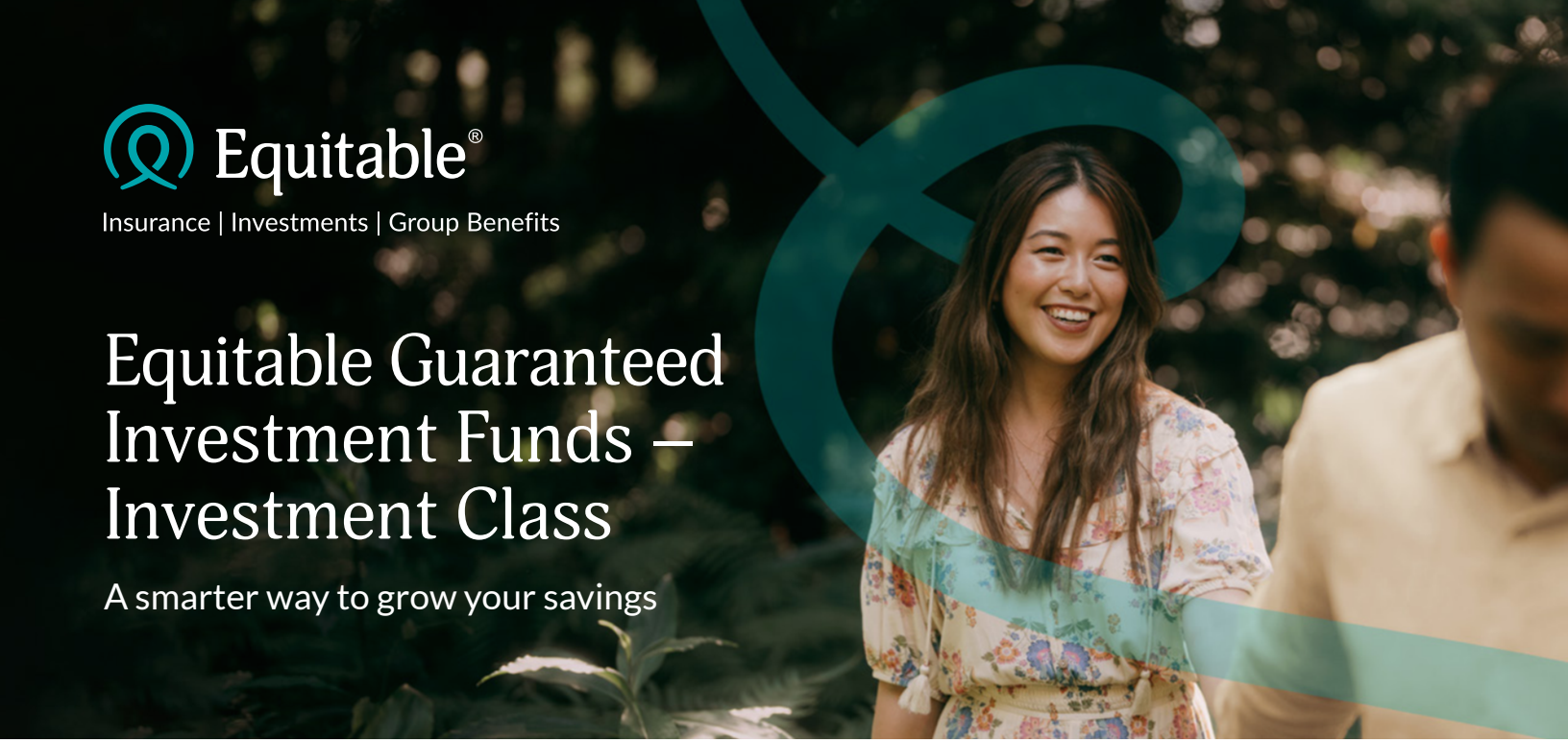
Equitable®

Insurance | Investments | Group Benefits



Equitable Guaranteed Investment Funds – Investment Class

A smarter way to grow your savings

Whether you are planning for retirement or saving for a major goal, the Investment Class option, available through an Equitable Guaranteed Investment Funds™ contract, could be the right fit.

The Investment Class is a guarantee option that offers strong growth potential by keeping fees low, along with a built-in death benefit guarantee that adds an extra layer of protection for your loved ones.

Investment Class Guarantee:

- 75% death benefit guarantee: If you pass away, your beneficiary will receive at least 75% of what you invested (minus withdrawals), no matter how the market performs.

Why choose the Investment Class?

Growth potential

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

Lower fees

The Investment Class is our lowest-cost guarantee option, with no additional guarantee fees. You may qualify for even lower fees if you hold multiple eligible investment contracts with Equitable, as the combined value may help you qualify for preferred pricing. 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.

Estate planning made easy.

In the event of your death, the 75% death benefit guarantee helps protect your investment from significant market downturns. Plus, the death benefit is paid directly to your beneficiary, bypassing probate as well as the associated delays and fees.

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 Investment Class is ideal if you:

- Want to grow your savings with some protection.
- Are planning for retirement or a major life goal.
- Want your savings to be paid to your beneficiaries quickly and easily on your death.

Which account types offer the Investment Class?

The Investment 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 Investment Class in action with this simple example.

You invest **$10,000** into the Investment Class guarantee option within an Equitable Guaranteed Investment Funds contract. You don't make any additional deposits or withdrawals 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	$13,000	$13,000
2. Market value decreased	$6,500	$7,500 ($10,000 x 75%)

In example 2, the **75% death benefit guarantee** ensures your beneficiary receives **at least $7,500**, even though the market value dropped.

The Equitable Guaranteed Investment Funds Investment Class offers low-cost investment options that allow you to build well-balanced investment portfolio. Speak to your advisor today to learn more about how the Equitable Guaranteed Investment Funds Investment 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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