

Introducing sustainable investment  
segregated funds to **Pivotal Select™**  
**Investment Class (75/75)**

---



CHOOSE. INVEST. CHANGE.



We know sustainable investing is increasingly important for clients. Our new sustainable investment choices allow clients the opportunity to align their investments with their values for positive sustainable change.

## WHAT IS SUSTAINABLE INVESTING?

Sustainable investments include investments that intend to apply one or more ESG (Environmental, Social and Governance) principles in their investment strategy. Some sustainable investment funds use all three ESG principles to evaluate the securities within a fund, whereas other funds use a thematic approach by focusing on one ESG principle (such as the environment).

Sustainable investing allows clients to invest in ways that might align with their values, while helping them to access the returns needed to reach their financial objectives. Many investors choose sustainable investments because they can help to minimize risk and improve returns over the long run.<sup>1</sup>



## WHAT IS ESG?

Investors can show support for companies that attempt to have a positive impact on the environment and society by placing focus on one or more of the following three areas:

- **Environmental** – how a company manages or reduces greenhouse gas emissions, energy efficiency, waste management, and other environmental concerns<sup>2</sup>
- **Social** – how a company treats people, human rights, labour standards and employee relations<sup>2</sup>
- **Governance** – how a corporation polices itself through board diversity, executive compensation, and policies and controls on bribery and corruption<sup>2</sup>

## EQUITABLE LIFE'S SUSTAINABLE INVESTMENT OPTIONS:

SEGREGATED FUND NAME	UNDERLYING FUND/ETF	FUND DETAILS	ASSET CLASS	MANAGEMENT EXPENSE RATIO (MER) <sup>3</sup>
Equitable Life S&P/TSX Composite ESG Index Fund Select	Invesco S&P/TSX Composite ESG Index ETF	The underlying ETF aims to replicate the S&P/TSX® ESG index and deliver performance similar to the S&P/TSX®. It invests, directly or indirectly, in equity securities of companies listed on the S&P/TSX® that meet certain environmental, social and governance (ESG) criteria.	Canadian Equity	2.35%
Equitable Life S&P 500 ESG Index Fund Select	Invesco S&P 500 ESG Index ETF	The underlying ETF aims to replicate the S&P 500® ESG Index and deliver performance similar to the S&P 500®. It invests, directly or indirectly, in equity securities of companies listed on the S&P 500® that meet certain environmental, social and governance (ESG) criteria.	U.S. Equity	2.35%
Equitable Life NASDAQ 100 ESG Index Fund Select	Invesco ESG NASDAQ 100 Index ETF	The underlying ETF aims to replicate the Nasdaq-100® ESG Index and deliver performance similar to the Nasdaq-100®. It invests, directly or indirectly, in equity securities of companies listed on the Nasdaq-100®, that meet certain environmental, social and governance (ESG) criteria.	U.S. Equity	2.45%
Equitable Life ClearBridge Sustainable Global Infrastructure Income Fund Select	Franklin ClearBridge Sustainable Global Infrastructure Income Fund	The underlying fund invests primarily in equity securities of sustainable issuers in the infrastructure business.	Global Infrastructure Equity	2.75%
Equitable Life Fidelity® Climate Leadership Balanced Fund Select	Fidelity Climate Leadership Balanced Fund™	The underlying fund invests in companies that are believed to be climate leaders, climate solutions providers, and climate reformers that drive positive change through lower carbon emissions and long-term value creation. The neutral mix of this fund is 60% equity and 40% fixed income.	Global Neutral Balanced	2.87%
Equitable Life Fidelity® Climate Leadership Fund Select	Fidelity Climate Leadership Fund™	The underlying fund invests in companies that are believed to be climate leaders, climate solutions providers, and climate reformers that drive positive change through lower carbon emissions and long-term value creation.	Global Equity	2.87%

For more information, please contact your advisor.

# TOGETHER

Protecting Today – Preparing Tomorrow™

As a mutual we provide financial security differently by focusing only on our clients. We believe in the power of working together with you and independent advisor partners. Together we offer individual insurance, savings and retirement, and group benefits solutions. We help protect what matters today while preparing for tomorrow.

At Equitable Life, we are people with purpose. We are passionate to provide the right solutions and experiences for you through our partners. We have the knowledge, experience, and the financial strength to ensure we meet our commitments to you now and in the future.

<sup>1</sup> Performance – including rates of return, interest earned, and account value – is not guaranteed.

<sup>2</sup> Invesco ESG suite Advisor Product Guide

<sup>3</sup> Estimated Management Expense Ratio (MER) as segregated fund is less than one year old. MERs are based on figures as of August 2022 and are unaudited. 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 the Contract and Information Folder.

Equitable Life has made every effort to ensure the accuracy of the information presented; however, accuracy is not guaranteed.

This document is provided for information purposes only and does not constitute legal, tax, or other professional advice. Readers are advised to seek professional advice prior to adopting any insurance or investment strategy.

Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value. Segregated fund values change frequently, and past performance does not guarantee future results. 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. 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 each segregated fund and for a complete description of product features and guarantees. Copies of the Contract and Information Folder are available from your financial advisor or equitable.ca.

Pivotal Select, Together Protecting Today – Preparing Tomorrow, Equitable Life, and Equitable Life of Canada are trademarks of The Equitable Life Insurance Company of Canada.

The "S&P/TSX Composite ESG Index and S&P 500 ESG Index" are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and S&P Global or its affiliates, and has been licensed for use by The Equitable Life Insurance Company of Canada. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by The Equitable Life Insurance Company of Canada. S&P® are trademarks of the S&P Global or its affiliates and have been licensed for use by SPDJI and The Equitable Life Insurance Company of Canada. Equitable Life S&P/TSX Composite ESG Index Fund and Equitable Life S&P 500 ESG Index Fund are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, or S&P Global or its affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P/TSX Composite ESG Index or S&P 500 ESG Index.

Nasdaq®, Nasdaq-100 ESG Index®, Nasdaq-100 ESG®, are registered trademarks of Nasdaq, Inc. (which with its affiliates is referred to as the "Corporations") and are licensed for use by The Equitable Life Insurance Company of Canada. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The Product(s) are not issued, endorsed, sold, or promoted by the Corporations. **The Corporations make no warranties and bear no liability with respect to the product(s).**

Fidelity and Fidelity Investments Canada are registered trademarks of 483A Bay Street Holdings LP. Used with permission.

