



Sustainable
investment options for

PIVOTAL SELECT™
Investment
Class (75/75)





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.¹



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 concerns²
- **Social** – how a company treats people, human rights, labour standards and employee relations²
- **Governance** – how a corporation polices itself through board diversity, executive compensation, and policies and controls on bribery and corruption²

Equitable Life's Sustainable Investment Options:

Segregated Fund Name	Underlying Fund/ETF	Fund Details	Asset Class	Management Expense Ratio (MER) ³
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.

About Equitable

At Equitable we believe in the power of working together. This guides how we work with each other. How we help our clients and partners. And how we support the communities where we live and work.

Together, with partners across Canada, we offer Individual Insurance, Group Insurance and Savings and Retirement solutions. To help our clients protect today and prepare tomorrow.

We believe the world is better when we work together to build an Equitable life for all.

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

² Invesco ESG suite Advisor Product Guide

³ Management Expense Ratios (MERs) are based on figures as of December 31, 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 non-income 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 Pivotal Select Contract and Information Folder.

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

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