Equitable Life of Canada®

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INVESTMENT DIRECTION – PIVOTAL SELECT

Instructions for completing this form

In this form, the terms "you", "your", "my" and "owner" refer to the policy owner(s). The terms "we", "our" and "us" refer to The Equitable Life Insurance Company of Canada (Equitable Life). An advisor can complete this form if there is "Limited Trading Authorization" on file. This will void the current and any previous reset guarantees.

1. Contract details

Name of Policy Owner(s)	Policy number(s)

2. Political positions (for non-registered and only when deposit is equal to or greater than $100,000)

For the purposes of this question:
- "Payor" means the person who is making the payment(s) on the policy.
- "Close relative" means the Payor's spouse, sibling, parent, spouse's parent, child, or child's spouse.
- "Close associate" means an individual who is closely connected to the Payor for personal or business reasons.

Does the Payor, any of the Payor's close relatives or any of the Payor's close associates hold, or have they ever held, any of the positions listed below?

☐ No – go to Section 3 ☐ Yes – indicate the political position below

Position in Canada or in another country

Note: For positions in Canada, list only the positions held in the past five years. For all other countries, list all such positions that have ever been held.

☐ Head of state or head of government (including governor general and lieutenant governor)

☐ President of a state-owned company or bank (including a corporation that is wholly owned by a federal or provincial government)

☐ Member of the executive council of government or member of a legislature (including the Senate, House of Commons or a provincial legislature)

☐ Head of a government agency

☐ Judge (in Canada only, must be a judge of an appeal court)

☐ Head of an international organization that is established by the governments of countries or the head of an institution of any such organization

☐ Deputy minister (or equivalent)

☐ Leader or president of a political party in a legislature

☐ Ambassador or ambassador's attaché or counsellor

☐ Military general (or higher rank)

☐ Mayor of a Canadian municipality (does not include mayors in countries other than Canada)

If you answered **"Yes"** to the question above, complete the following information:

What is the name of the person who holds or held the position?	What is the title of the position held?
Position held from: ________ to ________ (starting year) (ending year)	In what country was the position held?
With what organization, government or institution was the position held?	How is this person related to the Payor? ☐ The person is the Payor ☐ Close relative (relationship): ______________________________ ☐ Close associate (relationship): ______________________________

Note: If more than one person has held a position, complete section 1 and 2 of the "Additional/Updated Customer Information Form # 1027" for each additional person.

INVESTMENT DIRECTION – PIVOTAL SELECT

3. Premium allocation for segregated funds - Investment Class (75/75)

I/We request that: a) ☐ Only this premium of $ _______________ be allocated as follows:

b) ☐ This premium of $ ___________________________ and all future premiums be allocated as follows:

Please check in front of the elected fund code(s). Based on our administrative rules, Low Load and DSC units may not be held within the same contract. Total percentage allocation must equal 100%.

Fund Class	Segregated Funds	%/$	Investment Class (75/75) DSC	NL	LL	NL-CB
Fixed Income	EL Active Canadian Bond Fund Select		☐ 602	☐ 702	☐ 1202	☐ 3002
	EL Mackenzie Unconstrained Fixed Income Fund Select		☐ 646	☐ 746	☐ 1246	☐ 3046
	EL Money Market Fund Select		☐ 605	☐ 705	☐ 1205	☐ 3005
	EL Invesco Global Bond Fund Select		☐ 611	☐ 711	☐ 1211	☐ 3011
Balanced and Asset Allocation	EL Bissett Monthly Income and Growth Fund Select		☐ 642	☐ 742	☐ 1242	☐ 3042
	EL Dynamic U.S. Monthly Income Fund Select		☐ 655	☐ 755	☐ 1255	☐ 3055
	EL Dynamic Value Balanced Fund Select		☐ 633	☐ 733	☐ 1233	☐ 3033
	EL Mackenzie Canadian Growth Balanced Fund Select		☐ 635	☐ 735	☐ 1235	☐ 3035
	EL Mackenzie Income Fund Select		☐ 641	☐ 741	☐ 1241	☐ 3041
	EL Mackenzie Ivy Canadian Balanced Fund Select		☐ 654	☐ 754	☐ 1254	☐ 3054
	EL Mackenzie Ivy Global Balanced Fund Select		☐ 648	☐ 748	☐ 1248	☐ 3048
	EL Invesco Diversified Yield Fund Select		☐ 651	☐ 751	☐ 1251	☐ 3051
	EL Invesco Global Balanced Fund Select		☐ 619	☐ 719	☐ 1219	☐ 3019
Domestic Equity	EL Bissett Canadian Equity Fund Select		☐ 640	☐ 740	☐ 1240	☐ 3040
	EL Bissett Dividend Income Fund Select		☐ 616	☐ 716	☐ 1216	☐ 3016
	EL Low Volatility Canadian Equity Fund Select		☐ 609	☐ 709	☐ 1209	☐ 3009
	EL Canadian Stock Fund Select		☐ 603	☐ 703	☐ 1203	☐ 3003
	EL Dynamic Equity Income Fund Select		☐ 649	☐ 749	☐ 1249	☐ 3049
Foreign Equity	EL Dynamic American Fund Select		☐ 647	☐ 747	☐ 1247	☐ 3047
	EL Dynamic Global Discovery Fund Select		☐ 645	☐ 745	☐ 1245	☐ 3045
	EL Mackenzie Global Small Cap Growth Fund Select		☐ 617	☐ 717	☐ 1217	☐ 3017
	EL Invesco Europlus Fund Select		☐ 618	☐ 718	☐ 1218	☐ 3018
	EL Invesco Global Companies Fund Select		☐ 650	☐ 750	☐ 1250	☐ 3050
	EL Invesco International Companies Fund Select		☐ 630	☐ 730	☐ 1230	☐ 3030
Portfolio funds	EL Active Balanced Growth Portfolio Select		☐ 639	☐ 739	☐ 1239	☐ 3039
	EL Active Balanced Income Portfolio Select		☐ 638	☐ 738	☐ 1238	☐ 3038
	EL Active Balanced Portfolio Select		☐ 637	☐ 737	☐ 1237	☐ 3037
	EL Invesco Intactive Balanced Growth Portfolio Select		☐ 644	☐ 744	☐ 1244	☐ 3044
	EL Invesco Intactive Balanced Income Portfolio Select		☐ 643	☐ 743	☐ 1243	☐ 3043
	EL Quotential Balanced Growth Portfolio Select		☐ 622	☐ 722	☐ 1222	☐ 3022
	EL Quotential Balanced Income Portfolio Select		☐ 621	☐ 721	☐ 1221	☐ 3021
	EL Quotential Diversified Equity Portfolio Select		☐ 624	☐ 724	☐ 1224	☐ 3024
	EL Quotential Diversified Income Portfolio Select		☐ 623	☐ 723	☐ 1223	☐ 3023
	EL Quotential Growth Portfolio Select		☐ 625	☐ 725	☐ 1225	☐ 3025

Based on our administrative rules, DSC, LL and NL-CB units may not be held within the same contract
EL = Equitable Life DSC = Deferred Sales Charge (Sales charge applies to client) NL = No Load LL = Low Load (Sales charge applies to client)
NL-CB = No Load CB (Chargeback to advisor)

INVESTMENT DIRECTION – PIVOTAL SELECT

3. Premium allocation for segregated funds - Estate Class (75/100)

I/We request that: a) ☐ Only this premium of $ _______________ be allocated as follows:

b) ☐ This premium of $ ___________________________ and all future premiums be allocated as follows:

Please check in front of the elected fund code(s). Based on our administrative rules, Low Load and DSC units may not be held within the same contract. Total percentage allocation must equal 100%.

Fund Class	Segregated Funds	%/$	Estate Class (75/100) DSC	NL	LL	NL-CB
Fixed Income	EL Active Canadian Bond Fund Select		☐ 802	☐ 902	☐ 1302	☐ 3102
	EL Mackenzie Unconstrained Fixed Income Fund Select		☐ 846	☐ 946	☐ 1346	☐ 3146
	EL Money Market Fund Select		☐ 805	☐ 905	☐ 1305	☐ 3105
	EL Invesco Global Bond Fund Select		☐ 811	☐ 911	☐ 1311	☐ 3111
Balanced and Asset Allocation	EL Bissett Monthly Income and Growth Fund Select		☐ 842	☐ 942	☐ 1342	☐ 3142
	EL Dynamic U.S. Monthly Income Fund Select		☐ 855	☐ 955	☐ 1355	☐ 3155
	EL Dynamic Value Balanced Fund Select		☐ 833	☐ 933	☐ 1333	☐ 3133
	EL Mackenzie Canadian Growth Balanced Fund Select		☐ 835	☐ 935	☐ 1335	☐ 3135
	EL Mackenzie Income Fund Select		☐ 841	☐ 941	☐ 1341	☐ 3141
	EL Mackenzie Ivy Canadian Balanced Fund Select		☐ 854	☐ 954	☐ 1354	☐ 3154
	EL Mackenzie Ivy Global Balanced Fund Select		☐ 848	☐ 948	☐ 1348	☐ 3148
	EL Invesco Diversified Yield Fund Select		☐ 851	☐ 951	☐ 1351	☐ 3151
	EL Invesco Global Balanced Fund Select		☐ 819	☐ 919	☐ 1319	☐ 3119
Domestic Equity	EL Bissett Canadian Equity Fund Select		☐ 840	☐ 940	☐ 1340	☐ 3140
	EL Bissett Dividend Income Fund Select		☐ 816	☐ 916	☐ 1316	☐ 3116
	EL Low Volatility Canadian Equity Fund Select		☐ 809	☐ 909	☐ 1309	☐ 3109
	EL Canadian Stock Fund Select		☐ 803	☐ 903	☐ 1303	☐ 3103
	EL Dynamic Equity Income Fund Select		☐ 849	☐ 949	☐ 1349	☐ 3149
Foreign Equity	EL Dynamic American Fund Select		☐ 847	☐ 947	☐ 1347	☐ 3147
	EL Dynamic Global Discovery Fund Select		☐ 845	☐ 945	☐ 1345	☐ 3145
	EL Mackenzie Global Small Cap Growth Fund Select		☐ 817	☐ 917	☐ 1317	☐ 3117
	EL Invesco Europlus Fund Select		☐ 818	☐ 918	☐ 1318	☐ 3118
	EL Invesco Global Companies Fund Select		☐ 850	☐ 950	☐ 1350	☐ 3150
	EL Invesco International Companies Fund Select		☐ 830	☐ 930	☐ 1330	☐ 3130
Portfolio funds	EL Active Balanced Growth Portfolio Select		☐ 839	☐ 939	☐ 1339	☐ 3139
	EL Active Balanced Income Portfolio Select		☐ 838	☐ 938	☐ 1338	☐ 3138
	EL Active Balanced Portfolio Select		☐ 837	☐ 937	☐ 1337	☐ 3137
	EL Invesco Intactive Balanced Growth Portfolio Select		☐ 844	☐ 944	☐ 1344	☐ 3144
	EL Invesco Intactive Balanced Income Portfolio Select		☐ 843	☐ 943	☐ 1343	☐ 3143
	EL Quotential Balanced Growth Portfolio Select		☐ 822	☐ 922	☐ 1322	☐ 3122
	EL Quotential Balanced Income Portfolio Select		☐ 821	☐ 921	☐ 1321	☐ 3121
	EL Quotential Diversified Equity Portfolio Select		☐ 824	☐ 924	☐ 1324	☐ 3124
	EL Quotential Diversified Income Portfolio Select		☐ 823	☐ 923	☐ 1323	☐ 3123
	EL Quotential Growth Portfolio Select		☐ 825	☐ 925	☐ 1325	☐ 3125

Based on our administrative rules, DSC, LL and NL-CB units may not be held within the same contract

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INVESTMENT DIRECTION – PIVOTAL SELECT

3. Premium allocation for segregated funds - Protection Class (100/100)

I/We request that: a) ☐ Only this premium of $ _______________ be allocated as follows:

b) ☐ This premium of $ ___________________________ and all future premiums be allocated as follows:

Please check in front of the elected fund code(s). Based on our administrative rules, Low Load and DSC units may not be held within the same contract. Total percentage allocation must equal 100%.

Fund Class	Segregated Funds	%/$	Protection Class (100/100) DSC	NL	LL	NL-CB
Fixed Income	EL Active Canadian Bond Fund Select		☐ 1002	☐ 1102	☐ 1402	☐ 3202
	EL Mackenzie Unconstrained Fixed Income Fund Select		☐ 1046	☐ 1146	☐ 1446	☐ 3246
	EL Money Market Fund Select		☐ 1005	☐ 1105	☐ 1405	☐ 3205
	EL Invesco Global Bond Fund Select		☐ 1011	☐ 1111	☐ 1411	☐ 3211
Balanced and Asset Allocation	EL Bissett Monthly Income and Growth Fund Select		☐ 1042	☐ 1142	☐ 1442	☐ 3242
	EL Dynamic U.S. Monthly Income Fund Select		☐ 1055	☐ 1155	☐ 1455	☐ 3255
	EL Dynamic Value Balanced Fund Select		☐ 1033	☐ 1133	☐ 1433	☐ 3233
	EL Mackenzie Canadian Growth Balanced Fund Select		☐ 1035	☐ 1135	☐ 1435	☐ 3235
	EL Mackenzie Income Fund Select		☐ 1041	☐ 1141	☐ 1441	☐ 3241
	EL Mackenzie Ivy Canadian Balanced Fund Select		☐ 1054	☐ 1154	☐ 1454	☐ 3254
	EL Mackenzie Ivy Global Balanced Fund Select		☐ 1048	☐ 1148	☐ 1448	☐ 3248
	EL Invesco Diversified Yield Fund Select		☐ 1051	☐ 1151	☐ 1451	☐ 3251
	EL Invesco Global Balanced Fund Select		☐ 1019	☐ 1119	☐ 1419	☐ 3219
Domestic Equity	EL Bissett Canadian Equity Fund Select		☐ 1040	☐ 1140	☐ 1440	☐ 3240
	EL Bissett Dividend Income Fund Select		☐ 1016	☐ 1116	☐ 1416	☐ 3216
	EL Low Volatility Canadian Equity Fund Select		☐ 1009	☐ 1109	☐ 1409	☐ 3209
	EL Canadian Stock Fund Select		☐ 1003	☐ 1103	☐ 1403	☐ 3203
	EL Dynamic Equity Income Fund Select		☐ 1049	☐ 1149	☐ 1449	☐ 3249
Foreign Equity	EL Dynamic American Fund Select		☐ 1047	☐ 1147	☐ 1447	☐ 3247
	EL Dynamic Global Discovery Fund Select		☐ 1045	☐ 1145	☐ 1445	☐ 3245
	EL Mackenzie Global Small Cap Growth Fund Select		☐ 1017	☐ 1117	☐ 1417	☐ 3217
	EL Invesco Europlus Fund Select		☐ 1018	☐ 1118	☐ 1418	☐ 3218
	EL Invesco Global Companies Fund Select		☐ 1050	☐ 1150	☐ 1450	☐ 3250
	EL Invesco International Companies Fund Select		☐ 1030	☐ 1130	☐ 1430	☐ 3230
Portfolio funds	EL Active Balanced Growth Portfolio Select		☐ 1039	☐ 1139	☐ 1439	☐ 3239
	EL Active Balanced Income Portfolio Select		☐ 1038	☐ 1138	☐ 1438	☐ 3238
	EL Active Balanced Portfolio Select		☐ 1037	☐ 1137	☐ 1437	☐ 3237
	EL Invesco Intactive Balanced Growth Portfolio Select		☐ 1044	☐ 1144	☐ 1444	☐ 3244
	EL Invesco Intactive Balanced Income Portfolio Select		☐ 1043	☐ 1143	☐ 1443	☐ 3243
	EL Quotential Balanced Growth Portfolio Select		☐ 1022	☐ 1122	☐ 1422	☐ 3222
	EL Quotential Balanced Income Portfolio Select		☐ 1021	☐ 1121	☐ 1421	☐ 3221
	EL Quotential Diversified Equity Portfolio Select		☐ 1024	☐ 1124	☐ 1424	☐ 3224
	EL Quotential Diversified Income Portfolio Select		☐ 1023	☐ 1123	☐ 1423	☐ 3223
	EL Quotential Growth Portfolio Select		☐ 1025	☐ 1125	☐ 1425	☐ 3225

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INVESTMENT DIRECTION – PIVOTAL SELECT

4. Dollar cost averaging

Select frequency	Indicate start date (1-28) :	End date (Optional) (1-28) :
☐ weekly ☐ monthly ☐ bi-monthly ☐ quarterly ☐ semi-annually ☐ annually	(yyyy/mm/dd) __________	(yyyy/mm/dd) __________

Each "from fund" minimum is $500 and each "to fund" minimum is $50. Dollar cost averaging must be within the same sales charge option. Please refer to Section 4 for fund selection and fund codes.

From Fund		To Fund(s)	
Fund Code	Amount	Fund Code	Amount
	$		$
			$
			$
			$

From Fund		To Fund(s)	
Fund Code	Amount	Fund Code	Amount
	$		$
			$
			$
			$

5. Switches

Switch from fund name	Fund code	Amount ☐% or ☐$	Switch to fund name	Fund code	Amount ☐% or ☐$

Please note: Fund switches must be within the same sales charge option. To make a transfer from DSC option or LL option to the NL option, please use Change of Sales Charge Option (form #1388). Fund minimums must be maintained at all times.
A $25 fee may apply for withdrawals and switches. Switches do not affect your guarantees.

6. Reset of death and maturity benefit guarantee

Resets are only available for Pivotal Select Estate Class (75/100) and Pivotal Select Protection Class (100/100) guarantee options. Please refer to your information folder for explanation of terms and benefits.

Maturity Benefit Guarantee Reset

☐ I/We authorize a reset of the maturity guarantee base on the above mentioned policy, and understand the following reset provisions:

- The reset date will be the date this direction form is received at our head office.
- Exercising this reset will increase the maturity guarantee base to the contract value on the reset date. A reset will only occur if the contract value is greater than the maturity guarantee base.
- If the deposit maturity date is less than 15 years from the reset date, exercising this reset will also update the deposit maturity date to 15 years from the reset date.

Death Benefit Guarantee Reset

☐ I/We authorize a reset of the death benefit base on the above mentioned policy, and understand the following reset provisions:

- The reset date will be the date this direction form is received at our head office.
- Exercising this reset will increase the death benefit base to the contract value on the reset date. A reset will only occur if the contract value is greater than the death benefit base.

INVESTMENT DIRECTION – PIVOTAL SELECT

7. Source of funds

Check all that apply:

☐ Salary or earned income ☐ Business income ☐ Sale of property
☐ Borrowed funds ☐ Gifted funds ☐ Proceeds from death benefits or estate
☐ Applicant/owner savings ☐ Other ___________________________

Note: Is a third party contributing the funds? ☐ No ☐ Yes – please complete Third Party Form" (form # 31)

8. Special instructions

9. Agreement & signatures

The undersigned has/have received and agree with all information and instructions set out above and also agree that:

- Premium allocations and automatic investment options selected remain in effect until the company receives a written request for change from the policyowner(s).
- Premium allocations, transfers and automatic investment options are subject to the minimums stated in your policy contract.
- Instructions for deposits will override any previous direction or automatic investment.
- A transfer from another product may result in sales charges and/or loss of benefits, such as guarantees.
- The personal information you willingly provided on this investment direction form will be used by us for the purposes of underwriting, servicing and claims processing and adjudication in relation to this application and any resulting policy and any subsequent documents. The information on file is accessible for the above purposes to our authorized employees and reinsurer(s) as well as third parties retained by us and any other person or party whom the undersigned authorizes.

Date (yyyy/mm/dd)	Policy owner's signature:
Joint policy owner's signature: (if applicable)	Irrevocable beneficiary signature: (if applicable)
Assignee signature: (if applicable)	Advisor's signature (if limited trading authorization is on file):

Send the completed form to:

Equitable Life of Canada
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Fax: 519.883.7404
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