

Equitable®

Insurance | Investments | Group Benefits

# Equitable's Preferred Pricing program

Helping you grow your wealth with confidence

**At Equitable®, we're committed to helping you reach your investment goals. That is why our Equitable Guaranteed Investment Funds™ (Equitable GIF) comes with low management fees—so you can grow your wealth faster and with confidence.**

## Automatic Management Fee Reductions

For every day that your Equitable GIF contract reaches a market value of $250,000 or more, you will automatically receive a Management Fee Reduction (MFR) for that contract. This means lower fees and more of your money staying invested.

- No registration required — the MFR is automatically applied each month when eligibility is met.
- Automatic account value grouping — the MFR is based on the combined opening market value of all Equitable GIF contracts and Pivotal Select™ accounts held by an individual. No manual linking is required.
- Simple and transparent — it's an easy way to reward your growing investment with lower fees.

## Automatic Individual Grouping

Individual contract values are automatically grouped under Preferred Pricing when the required threshold is met (minimum of $250,000 across all contracts calculated daily). Contracts are linked using the owner's Social Insurance Number, and no manual action is needed. For jointly owned contracts, only the first-named owner can have the contract value grouped for the Preferred Pricing Program. This process applies at the individual level, not at the household level.

## Tiered Fee Reduction Structure

As your investment grows, so does your MFR:

| Tier | Market Value Threshold for all grouped contracts or contracts that are included in a household | Annual Management Fee Reduction* |
|---|---|---|
| Tier 1 | $250,000 – $499,999 | 0.10% |
| Tier 2 | $500,000 – $749,999 | 0.15% |
| Tier 3 | $750,000 – $999,999 | 0.20% |
| Tier 4 | $1,000,000 – $1,999,999 | 0.25% |
| Tier 5 | Greater than $2,000,000 | 0.30% |



# Householding: Unlock Even Greater Savings

Our householding feature allows eligible family members to combine asset values within multiple Equitable GIF contracts to qualify for higher discount tiers—making it easier to save more together. Plus, similar to the individual grouping, Pivotal Select contract values can also be added to a household to help maximize the MFR received on Equitable GIF contracts.

## How It Works

Optional Household Grouping: Eligible family members may request to form a household group if all members reside at the same address. Once the household is established, the market values of all eligible contracts are used to determine the household's Preferred Pricing tier. All household members then receive the applicable MFR.

## Household Ownership and Membership

Each household has a designated household owner. To be added to the household, eligible family members must live at the same address as the household owner. If a household member moves away, they remain part of the household unless they request removal. Household members can remove themselves from a household at any time.

## Householding Guidelines

- Eligible family members must reside at the same address when joining.
- A household owner must be designated.
- Maximum of 10 members per household.
- Members can remain in the household even if they move later.

For full details on our householding program, refer to Equitable GIF Advisor Guide.

## Eligible family members include:

- Spouses, including common-law.
- Children, including step, foster, adopted.
- Parents, including in-laws.

**We are here to help you build your financial future. Your advisor can help you determine if Equitable's segregated fund solutions are right for you—and how you can benefit from our Preferred Pricing and householding programs.**

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