

SEGREGATED FUNDS | Savings and Retirement

PIVOTAL SELECT™ Protection Class



Pivotal Select Protection Class Growth and Principal Protection

Equitable Life® has been providing financial services and protection to Canadians since 1920. We offer a diverse family of segregated funds designed to protect and grow your assets while providing investors with the financial solutions needed to meet their goals.

Growth potential without the risk

When it comes to investing, growth potential and risk often go hand-in-hand. As a result, many conservative investors will choose GICs or other low-risk investments that limit their growth potential, in exchange for the peace of mind of knowing that their savings will be safe.

Unfortunately, low-interest investment options pose their own risks. Not only do they minimize your growth potential, you may end up with a negative real rate of return if your investments are not keeping up with inflation.

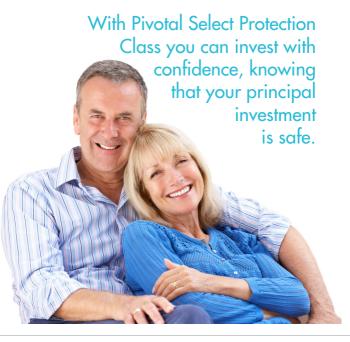
Pivotal Select Protection Class offers the conservative investor a better solution. With a wide range of segregated funds, you can invest across various asset classes and sectors, providing your investment with ample growth opportunity to reach your savings goals. While invested, you can take comfort in knowing that your principal investment is protected regardless of market performance¹.

100% principal protection on maturity

When you set up your policy the deposit maturity date will be set to 15 years after your initial deposit. On the deposit maturity date you are guaranteed to receive the greater of your market value, or 100% of your principal investment¹. With Pivotal Select Protection Class you can invest with confidence, knowing that your principal investment is safe.

100% principal protection on death

The death benefit guarantee provides an additional layer of protection to your contract. Upon death, your beneficiary is guaranteed to receive 100% of your principal investment. If the market value of your policy exceeds the guarantee, your beneficiary will receive the full market value.



¹A 100% maturity guarantee applies to deposits made prior to the first p on or after the first policy anniversary. Any withdrawals will proportiona ²A reset of the maturity benefit guarantee will set a new deposit maturity

Resets to lock in growth

Pivotal Select Protection Class gives you the opportunity to reset your maturity and death benefit guarantees once every year up to your 80th birthday². A reset increases your guarantees to the current market value of your policy, allowing you to guarantee not only your principal investment, but your market gains as well.

Ability to bypass probate and estate fees

Upon death, probate can be a time consuming and expensive legal process. With Pivotal Select Protection Class, the proceeds of your policy are paid directly to the named beneficiary, bypassing probate and the associated estate fees. This reduces the stress on your loved ones, resulting in a very effective estate planning solution.

Built in creditor protection

In the event of bankruptcy or lawsuit, your investments within the Pivotal Select Protection Class may be protected from your creditors, provided you have named one of the specified family class beneficiaries.

This feature is especially important for selfemployed professionals and small business owners, who should protect their personal holdings from professional liability.

Your financial advisor can assist you with your beneficiary designation and determining if Pivotal Select Protection Class is right for you.

The Equitable Life Family of Segregated funds

Pivotal Select Protection Class is an enhanced segregated fund offering for investors who want the opportunity for growth, but with the added guarantee that their principal investment is fully protected¹. Investors can choose from a diverse selection of investment funds from a variety of fund managers. Whether your style is value or growth, you're seeking fixed income or equity, or you're looking to invest within Canada or abroad, our investment solutions can be tailored to meet your specific objectives.

Pivotal Select Protection Class is one of the guarantee options available on the Pivotal Select product. Talk to your advisor to help you choose the guarantee class that is best suited to your needs.

Refer to the Contract and Information Folder for a complete description of the product features and guarantees.



Works for me.®

Canadians have turned to Equitable Life since 1920 to protect what matters most. We work with your independent financial advisor to offer individual insurance and savings and retirement solutions that provide good value and meet your needs – now and in the future.

But we're not your typical financial services company. We have the knowledge, experience and ability to find solutions that work for you. We're friendly, caring and interested in helping. And we're owned by our participating policyholders, not shareholders. So we can focus on your interests and provide you with personalized service, security and wellbeing.



• The Equitable Life Insurance Company of Canada

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www.equitable.ca

This information does not constitute legal, accounting or other professional advice. Readers are advised to seek professional counsel. Any amount that is allocated to a segregated fund is invested at the risk of the contract holder and may increase or decrease in value.

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