



Equitable Guaranteed Investment Funds FAQ

Got questions? We've got answers.

Product details

1. How does the Equitable Guaranteed Investment Funds™ (Equitable GIF) differ from Pivotal Select™?

A product comparison of Equitable GIF and Pivotal Select product features can be found on the Equitable GIF launch page, which can be accessed [here](#).

2. Are there unique features that differentiate this product from competitors?

Features that are different from several/all competitors:

- Asset rebalancing option
- Lower deposit/withdrawal/switch minimums
- No flat transaction fees for switches or withdrawals
- Access to 11 world class fund managers
- Availability of Protection Class (100/100) guarantee option
- Availability of First Home Savings Account

3. Are the new features available on Equitable GIF also available on Pivotal Select?

New features are not being added to Pivotal Select currently.

4. Is Pivotal Select still available for new sales?

Existing Pivotal Select contractholders may continue to invest into their existing contract. No new Pivotal Select contracts will be issued.

5. What segregated funds are available within the Equitable GIF product?

- To see all 51 available funds, go to the [Fund Performance site](#), filtered for Equitable GIF.
- Refer to the "[Equitable GIF Fees and Fund Codes](#)" form # 2256 for fund codes, as well as details about which funds are available on each guarantee option.
- The underlying fund managers are the following: Equitable Asset Management Group, Brandes, Canoe, Dynamic, Fidelity, Fiera, Franklin Templeton, Invesco, PH&N, and Vanguard.

6. What new funds are available on Equitable GIF that were not on Pivotal Select? Are there funds that were on Pivotal Select that are not on Equitable GIF?

A fund comparison of Equitable GIF and Pivotal Select can be found on the Equitable GIF launch page, which can be accessed [here](#).

Advisors who are looking for assistance in finding an alternative fund option available on Equitable GIF may contact their [Director, Investment Sales](#).

7. How do the Management Expense Ratios (MERs) differ on Equitable GIF versus Pivotal Select?

Any funds on Equitable GIF that were also available on Pivotal Select will maintain the same MERs. All Equitable GIF funds are competitively priced to maximize client value.

8. Are MERs of the passively managed funds lower than actively managed funds?

On average, the MERs for the passively managed ETF/index funds are significantly lower than the MERs on managed funds. In many instances, they are lower by 40 bps or more. To compare the MERs for specific funds, see [here](#).

9. Have the fund names changed?

You may notice that our existing segregated fund names have changed. We have refreshed the names to align with our brand standards and updated the names where necessary to align with the underlying investment name. There has been no change to the underlying funds.

10. How does the Preferred Pricing Program work?

Clients who hold an Equitable GIF contract and have \$250,000 or more in eligible contracts, including Equitable GIF and Pivotal Select, automatically receive a monthly Management Fee Reduction (MFR) through the Preferred Pricing Program. Please note, while Pivotal Select assets can contribute to the \$250,000 balance required for eligibility, only assets held in Equitable GIF contracts receive the actual fee discount. Assets are grouped by social insurance number, and no manual action is needed to activate the discount.

The Preferred Pricing program may be modified or eliminated by Equitable at any time without notice.

11. How does the Householding program work?

Householding further enhances the Preferred Pricing Program by allowing eligible family members to aggregate contract values across multiple eligible contracts to qualify for higher discount tiers—making it easier to save more together.

A household can be created when an individual, the “household owner”, invites eligible family members to join their “household”. Eligible family members must reside at the same household when joining and may include a spouse, children and parents—including in-laws—of the household owner.

A household can be created by submitting a request to Equitable, either electronically through EZtransact® or by submitting the “[Create a Household](#)” form #2248.

For full details about the Householding program, including eligibility criteria, please see [here](#). The Householding program may be modified or eliminated by Equitable at any time without notice.

12. What is Asset Rebalancing, and how does it work?

Asset rebalancing is a feature that automatically helps maintain a client's desired fund allocation over time. It works by periodically adjusting the portfolio—quarterly, semi-annually, or annually—based on preset percentages, ensuring the investment mix stays aligned with the client's goals. This process helps reduce emotional decision-making, saves time, and can improve returns.

Asset rebalancing can be set up for all funds within one sales charge option within an Equitable GIF contract.

Note that dollar cost averaging and asset rebalancing can co-exist on the same contract. Each feature will function according to its own rules and frequency. Note that there is a potential interaction between them.

13. What guarantee options are available?

- Investment Class (75/75)
- Estate Class (75/100)
- Protection Class (100/100)
- One guarantee option per contract can be selected.

14. How is the Equitable GIF maturity guarantee different from the Pivotal Select maturity guarantee?

- The guarantee maturity date on Equitable GIF Estate Class (75/100) is the annuitant's 105th birthday. On Pivotal Select Estate Class (75/100), the maturity guarantee is every 15 years after the initial deposit.
- The guarantee maturity date on Equitable GIF Protection Class (100/100) can be selected by the client to align with the financial planning goals. The guarantee date must be at least 15 years plus one day after the initial deposit. On Pivotal Select Protection Class, the guarantee maturity date was not flexible and was always set to 15 years and one day after the initial deposit.

15. What is the maximum age for new applications?

- Investment Class (75/75): Up to and including age 90
- Estate Class (75/100): Up to and including age 80
- Protection Class (100/100): Up to and including age 80

16. Are resets available, and on which guarantee options?

- The Estate Class (75/100) offers an annual client-initiated death benefit reset.
- The Protection Class (100/100) offers an annual client-initiated maturity guarantee reset, as well as an annual client-initiated death benefit reset.
- Resets are permitted up to the annuitant's 80th birthday.

17. What sales charge options are available?

- Sales charge options:
 - Front End Load (FEL)
 - 0% to 5% for Fundserv advisor codes
 - 0% for non-Fundserv advisor codes
 - Advisor Chargeback – 3 years (CB3)
 - Advisor Chargeback – 5 years (CB5)
- There are no restrictions on combining sales charge options within an Equitable GIF contract.
- All deposits past age 80 are limited to FEL.
- Movement between sales charge options is not permitted.

18. What happened to the No Load sales charge option that was on Pivotal Select?

With the new Equitable GIF contract, the No Load (NL) sales charge option was replaced with Front End Load (FEL). Here's why:

- FEL offers additional flexibility for the advisor and the client to negotiate an upfront commission of between 0% and 5%.
- An "FEL 0%" is the equivalent of the "No Load" sales charge option.
- When FEL between 1% and 5% is selected, the upfront commission is deducted from the deposit and paid to the advisor. Withdrawals can occur any time without a charge to the client or a chargeback to the advisor.
- Pivotal Select continues to offer the No Load sales charge option.

19. What is the minimum per fund to set up a recurring pre-authorized debit (PAD) in an Equitable GIF contract?

The minimum PAD amount is \$25, with a minimum of \$25 per fund.

Advisor and sales support

1. Where can I find marketing materials for the Equitable GIF product?

You can find marketing materials for the Equitable GIF product on EquiNet®. Navigate to Product Information under Individual Wealth > Segregated Funds or access them via this [Equitable GIF page](#).

2. Are training or webcasts available to learn about Equitable GIF product?

Yes. Training and webcasts are available to help you learn about the Equitable GIF product. You can access on-demand webcasts through [Equitable's Learning Centre](#), which offers a variety of educational resources tailored to advisors.

3. Who can I contact for product specific questions or support?

For product-related inquiries or support, you can reach out directly to your [Director, Investment Sales](#). Alternatively, you can contact the Advisor Services Team Monday to Friday from 8:30 a.m. to 7:30 p.m. ET at 1-866-884-7427 or individualwealth@equitable.ca.

4. Are there case studies to support sales?

We are currently developing a series of case studies to support sales efforts, with a planned launch in early 2026. These case studies will cover a range of topics relevant to advisors, including:

- Mutual funds versus segregated funds
- Asset rebalancing
- Resets
- Householding

Our goal is to provide practical, scenario-based examples that help advisors better understand and communicate the value of these features to clients.

5. Will the same transactions already available on EZtransact for Pivotal Select be available for Equitable GIF? Are any new transactions being added?

Yes, all current transactions available on EZtransact for Pivotal Select will also be available for the Equitable GIF product. In addition, new transaction capabilities are being introduced, including asset rebalancing and householding, which will enhance the overall functionality and experience.

Transition and operations

1. Can clients do an internal transfer from existing Equitable products into an Equitable GIF?

Clients can do an internal transfer from Pivotal Select to Equitable GIF. Transfers from all other Equitable products would require a sell-buy transaction.

Be sure to consider if a transfer is in the best interest of the client before moving to the Equitable GIF product. Some possible reasons might include:

Situation	Benefit
The client has multiple Pivotal Select contracts that do not individually qualify for Preferred Pricing, however collectively the total market value is \$250,000 or more.	The client could benefit from the Equitable GIF Preferred Pricing Program.
The client has one or more family members that hold Equitable GIF or Pivotal Select contracts. These family members meet the householding requirements and collectively the market value of all contracts is \$250,000 or more.	The client and the family could benefit from the Householding feature that is available on Equitable GIF's Preferred Pricing Program.
The client is interested in investing in funds only available on Equitable GIF.	The Equitable GIF product offers a wide selection of fund options.
The client wants a hassle-free way to help ensure their portfolio stays within their target mix of funds.	The client could benefit from the Equitable GIF asset rebalancing feature.

Note: The scenarios outlined above are examples only and are not to be counted as advice. The decision to transfer to an Equitable GIF contract should be made with careful consideration of the client's personal financial situation and goals.

2. How will compensation work when an existing Pivotal Select client moves to our new Equitable GIF product?

The deposit age of the funds will remain intact: no new commissions will be paid out on the Equitable GIF deposit transactions and no charge-back will occur on the Pivotal Select withdrawal transactions.

From Pivotal Select	To Equitable GIF	Eligible for Continued Deposit Age	Notes
NL-CB3	CB3	Yes	No chargeback, no new commissions
	CB5	No	Not permitted
	FEL 0%	No	Not permitted
NL-CB5	CB3	No	Not permitted
	CB5	Yes	No chargeback, no new commissions
	FEL 0%	No	Not permitted
NL	CB3	No	Not permitted
	CB5	No	Not permitted
	FEL 0%	Yes	Permitted

3. What happens to Pivotal Select applications that are partially completed/not settled when Equitable GIF is launched?

- Applications fully signed and submitted before November 15, 2025 will continue to be processed as Pivotal Select.
- Partially signed or unsubmitted EZcomplete® applications will need to be restarted as Equitable GIF.
- Paper Applications: Submissions received before November 15, 2025 can be processed as Pivotal Select; otherwise, they will need to be restarted as Equitable GIF.
- Cutover timing: Technical launch November 15 (EZcomplete downtime 5–10 a.m. ET); communications launch on Nov 17.

4. What’s the process for submitting applications?

Use [EZcomplete](#) to submit your individual wealth, individual life and critical illness insurance applications electronically.

Use [EZ Upload](#) to submit scanned applications though a secure online connection. Easily upload applications and related documents, all at the click of a button.

5. Do I need to provide my client with a new 'Fund Facts' and 'Contract Provisions and Information Folder'?

Yes. When establishing a new Equitable GIF contract, you must:

- Complete a new application.
- Provide the client with the Equitable GIF Contract Provisions & Information Folder.
- Provide the client with the current Fund Facts for the selected fund(s). The client can access the Fund Facts at equitable.ca/fundfacts, or you may send them a PDF copy.
- If you complete the application via EZcomplete, these documents are electronically sent to the client on your behalf.

6. Are there fees for making fund switches or withdrawals in the product?

Fund Switches:

- There are no flat rate administrative fees for fund switches.
- A 2% short-term trading fee may be applied if units are switched within 90 days of acquiring them. This fee does not apply to switches from the Money Market Fund (if the units were not in another fund in the last 90 days).
- The minimum "switch out" per fund is \$100, and the minimum "switch in" is \$25 per fund.

Withdrawals:

- There are no flat rate administrative fees for withdrawals.
- A 2% short-term trading fee may be applied if units are withdrawn within 90 days of acquiring them.
- The minimum withdrawal amount is \$100.

Scheduled Withdrawals, Asset Rebalancing, and Dollar Cost Averaging:

- The 2% short-term trading fee does not apply to scheduled withdrawals, asset rebalancing, or dollar cost averaging switches even if the funds were invested in the last 90 days.

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