



Pivotal Select™

Estate Class

Equitable® 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 and estate preservation for your portfolio

Pivotal Select Estate Class is an enhanced segregated fund offering for investors wishing to protect their investment, while maintaining the growth potential of the markets.

When approaching retirement, solid returns are desired to continually build your nest egg. By investing in segregated funds you can increase your growth potential while minimizing the risk to your assets. With Pivotal Select Estate Class you receive both death and maturity guarantees, providing capital security for both you and your loved ones.

Estate preservation

With a 100% death benefit guarantee your estate is protected, even in substantial market downturns. In the event of your death your beneficiaries are guaranteed to receive 100% of your deposits (reduced proportionately for withdrawals). This valuable feature ensures your assets are protected regardless of market fluctuations.

Additional protection

Pivotal Select Estate Class also provides a 75% maturity guarantee, guaranteeing 75% of your deposits every 15 years of the contract. At the deposit maturity date you are guaranteed to receive the greater of market value or 75% of your net deposits (reduced proportionately for withdrawals). This limits potential losses and allows you to build your retirement portfolio with confidence.

Additional features of Pivotal Select Estate Class

Guarantee resets

Pivotal Select Estate Class gives you the flexibility and opportunity to reset benefit guarantees once every year up to your 80th birthday. Death and maturity benefit guarantees are initially based on your net deposits. If market value is higher than your current death benefit guarantee value you can choose to elect a reset. This feature allows you to protect your original investment, as well as the growth in your portfolio. Investors are encouraged to lock in performance gains through death and maturity benefit resets.

Investment choice from industry leading fund managers

When you invest in Pivotal Select Estate Class you gain access to Equitable's industry leading fund line up. With a variety of diverse segregated funds to choose from, your investment solutions can be tailored to meet your specific objectives. In addition, Pivotal Select gives you the ability to move between funds and fund managers within the contract. Equitable investors are provided with investment flexibility all within one product.



With the help of the investor profile questionnaire, you and your advisor can determine the right combination of segregated funds for you.

Estate benefits

If you have named a beneficiary other than your estate, proceeds of the contract are paid directly to the beneficiary, bypassing probate. Probate can be a time consuming and expensive legal process as most governments charge a costly probate fee. As long as your named beneficiary survives you, the benefits from this contract do not pass into the estate upon death. This feature also serves to protect investor privacy, once a will is probated it becomes a publicly available record in the province of residence. This reduces the stress on your loved ones, resulting in a very effective estate planning solution.

Creditor protection

Pivotal Select Estate Class may be protected from the claims of creditors. Self-employed professionals and business owners should protect their personal holdings from professional liability. In the event of bankruptcy or lawsuit your personal assets may be protected from seizure if you have named your spouse, child, parent or grandchild as beneficiary.

Growth potential with protection

With Pivotal Select Estate you have access to award winning funds with which you can capture the growth of the markets.

The Equitable Family of Segregated funds

Pivotal Select Estate Class is an enhanced segregated fund offering for investors wishing to protect their investment, while maintaining the growth potential of the markets. Investors can choose from a diverse selection of investment funds from a variety of Canadian 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 Estate 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.

Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value.
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