



PIVOTAL SELECT – CHANGE OF SALES CHARGE OPTION

This form is for moving funds between sales charge options within the same contract, based on the following rules:

- Funds in the Deferred Sales Charge Option can only be moved to the No Load Sales Charge Option.
- Funds in the Low Load Option can only be moved to the No Load Sales Charge Option.
- Funds in the No Load, No Load CB or No Load CB5 sales charge options cannot be moved to a different sales charge option.


1. CONTRACT DETAILS - A policy must be in force for at least 90 days before the Change of Sales Charge Option form can be submitted.

Name of Policy Owner

First	Last
Pivotal Select Policy Number	

2. WITHDRAWAL/DEPOSIT DETAILS

Please ensure minimums are met. Minimum age restrictions may apply to deposits.

<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: left; padding: 5px;">Funds to be Withdrawn</th> </tr> <tr> <th style="width: 30%; padding: 5px;">Fund Code</th> <th colspan="2" style="padding: 5px;">You must check one</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;"> </td> <td style="padding: 5px;"><input type="checkbox"/> All</td> <td style="padding: 5px;"><input type="checkbox"/> \$</td> </tr> <tr> <td style="padding: 5px;"> </td> <td style="padding: 5px;"><input type="checkbox"/> All</td> <td style="padding: 5px;"><input type="checkbox"/> \$</td> </tr> <tr> <td style="padding: 5px;"> </td> <td style="padding: 5px;"><input type="checkbox"/> All</td> <td style="padding: 5px;"><input type="checkbox"/> \$</td> </tr> <tr> <td style="padding: 5px;"> </td> <td style="padding: 5px;"><input type="checkbox"/> All</td> <td style="padding: 5px;"><input type="checkbox"/> \$</td> </tr> </tbody> </table>	Funds to be Withdrawn			Fund Code	You must check one			<input type="checkbox"/> All	<input type="checkbox"/> \$		<input type="checkbox"/> All	<input type="checkbox"/> \$		<input type="checkbox"/> All	<input type="checkbox"/> \$		<input type="checkbox"/> All	<input type="checkbox"/> \$		<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: left; padding: 5px;">Funds to be Deposited</th> </tr> <tr> <th style="width: 70%; padding: 5px;">Fund Code</th> <th style="padding: 5px;">% being allocated</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;"> </td> <td style="padding: 5px;"> </td> </tr> <tr> <td style="padding: 5px;"> </td> <td style="padding: 5px;"> </td> </tr> <tr> <td style="padding: 5px;"> </td> <td style="padding: 5px;"> </td> </tr> <tr> <td style="padding: 5px;"> </td> <td style="padding: 5px;"> </td> </tr> </tbody> </table>	Funds to be Deposited		Fund Code	% being allocated								
Funds to be Withdrawn																																
Fund Code	You must check one																															
	<input type="checkbox"/> All	<input type="checkbox"/> \$																														
	<input type="checkbox"/> All	<input type="checkbox"/> \$																														
	<input type="checkbox"/> All	<input type="checkbox"/> \$																														
	<input type="checkbox"/> All	<input type="checkbox"/> \$																														
Funds to be Deposited																																
Fund Code	% being allocated																															

3. TERMS AND CONDITIONS

- A withdrawal from one fund and a deposit to another will result in the funds being out of the market for at least one valuation day. Unit values fluctuate daily and there is a risk of being out of the market during a unit value change.
- The withdrawal transaction could negatively affect the value of the contract's Death Benefit Guarantee.
- The withdrawal transaction could negatively affect the value of the contract's Maturity Guarantee.
- A withdrawal may result in a capital gain or a capital loss since it creates a taxable disposition (non-registered contracts only).
- You may be charged deferred sales charges for the withdrawal portion of this transaction.
- Movement between sales charge options must be within the same guarantee class.
- You have the right to change your mind within two business days of either of the date you receive confirmation or five business days after it is mailed. With written notification, we will refund the lesser of the value of your deposit or the market value on the day we receive your request. Fees and charges will be refunded.

4. SIGNATURES

Your signature below states you agree with all information and instructions set out above:

Date	Policy Owner Signature	Joint Policy Owner Signature
------	------------------------	------------------------------

Please note: Equitable Life® cannot ensure the privacy and confidentiality of any information sent through the internet because e-mail may be vulnerable to interception. As a result, Equitable Life is not responsible for any loss or damages you may incur if your information is intercepted and misused. If you would prefer to submit your information by another means, please contact us at 1.800.668.4095.