

The Equitable Life Family of Segregated funds

Pivotal Select Investment Class is a robust segregated fund offering for investors looking for growth potential and flexibility. 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 Investment 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.



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.

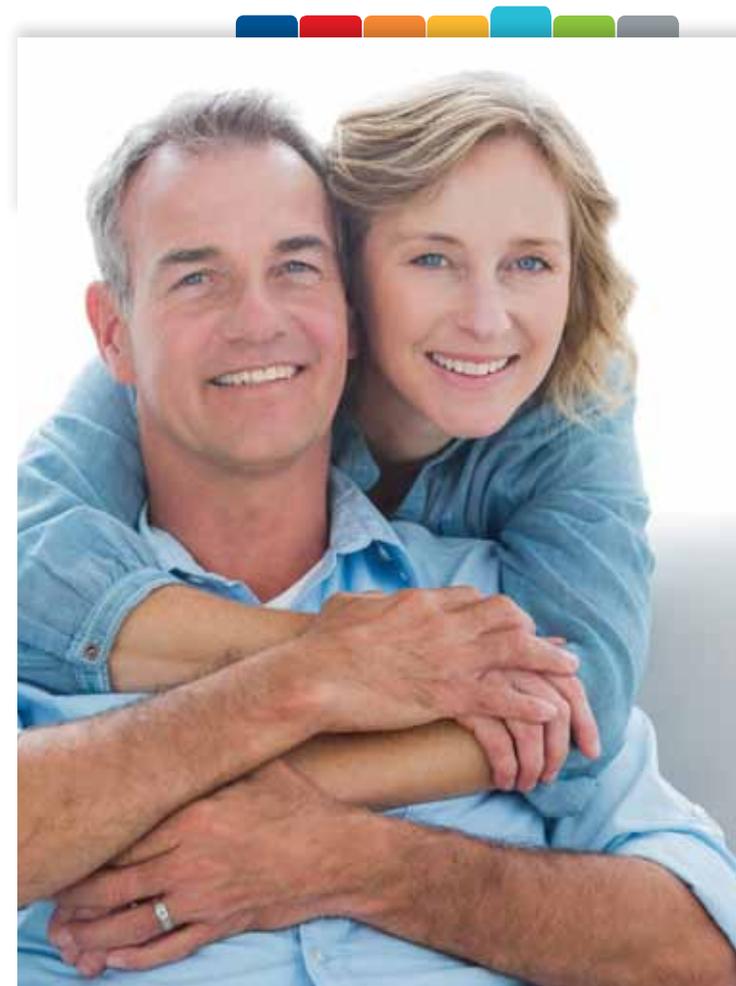


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SEGREGATED FUNDS | Savings and Retirement

PIVOTAL SELECT™ Investment Class


Equitable Life
of Canada®
Works for me.®

Pivotal Select Investment Class

Growth and Flexibility

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.

What are segregated funds?

A segregated fund combines many of the features of a mutual fund with the elements of an insurance contract. The insurance element provides investors with certain minimum guarantees upon contract maturity or death of the annuitant. In short, segregated funds can provide you with many advantages not available with traditional mutual funds.

Growth With Investment Flexibility

Pivotal Select Investment Class is well suited for investors looking for long-term growth potential and flexibility. By investing in segregated funds you benefit from unique protection features, providing capital security for both you and your loved ones.

Investment Choice From Industry Leading Fund Managers

When you invest in Pivotal Select Investment Class you gain access to Equitable Life's industry leading fund line up. With 28 diverse segregated funds across various asset classes and sectors, investment solutions can be tailored to suit your specific objectives. Our funds are managed by 6 distinct Canadian fund managers, ensuring our investors receive quality, along with investment choice. In addition, Pivotal Select gives you the ability to move between funds and fund managers within the contract. Equitable Life investors are provided with investment flexibility inside one product.

With the help of the Investor Profile Questionnaire, you and your financial advisor can determine the right combination of segregated funds for you.

Pay Only For The Protection You Require

With Pivotal Select Investment Class you pay only for the protection you require. Investment Class offers competitive MERs with no additional insurance cost. For those who do not require enhanced guarantees, this reduces the cost associated with investing, while maximizing the growth potential of investments.

Creditor Protection

Pivotal Select Investment 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. This is a valuable feature for professionals and small business owners.

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 policy 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.

Additional Protection

In addition to inherent segregated fund benefits, base level guarantees have also been built into the Investment Class contract. Our death benefit guarantee provides a 75% guarantee of premiums upon the death of the annuitant regardless of the market performance of the account. Any withdrawals will reduce the death and maturity benefit guarantee amounts proportionally to the reduction in market value.

