

Which product is best for you?

Choosing the right selection of investments can be a challenge. It's important that your investment portfolio aligns with your financial objectives, time horizon and attitudes towards risk.

In this brochure you'll meet five sample investors, each with their own unique investment goals and challenges. For each investor we've suggested which Equitable Life® investment product is most suitable, based on their personal circumstances and financial goals.

Which product is best suited for your needs? Your financial advisor can explain the advantages of each option, and how you can benefit from incorporating an Equitable Life product into your financial plan.



Pivotal Select™ segregated funds *Protection Class - Growth and principal protection*

- Growth potential
- Principal protection with a 100% maturity guarantee*
- Estate protection with a 100% death benefit guarantee
- Protect market gains with annual death and deposit maturity guarantee resets
- A variety of diverse segregated funds options
- Potential for creditor protection and bypassing probate by designating a beneficiary
- Investment accessibility to meet discretionary income needs

* Every 15 years the policy contract has a deposit maturity date. On that date, the contract guarantees the greater of the market value, or the applicable maturity guarantee. A 100% maturity guarantee applies to deposits made prior to the first policy anniversary. A 75% maturity guarantee applies to deposits made on or after the first policy anniversary. Any withdrawals will proportionately reduce the maturity guarantee.

Payout annuities *Guaranteed income*

- Provides guaranteed income payments
- Excellent for essential income needs
- Predictable and sustainable income
- Tax advantaged income through prescribed taxation
- Simple and easy to understand

Guaranteed Interest Account *Guaranteed growth and security*

- Guaranteed investment return for short and long term goals
- Security of principal with a guaranteed rate of return
- Potential for creditor protection and bypassing probate by designating a beneficiary
- Access to your investments at any time. If a withdrawal is made prior to the end of an investment term a market value adjustment may apply.

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.

Equitable Life is 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 client, not shareholders, allowing us to focus on your needs and providing you with personalized service, financial protection and peace of mind.



📍 The Equitable Life Insurance Company of Canada

☎ 1.800.722.6615

🌐 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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Product Portfolio Comparison guide

Savings & Retirement

Equitable Life Savings & Retirement: Financial solutions for every investor need

Pivotal Select™ segregated funds *Investment Class - Growth and flexibility*

- Growth potential
- No added guarantee fees
- A variety of diverse segregated funds options
- Partial estate protection with a 75% death benefit guarantee
- Potential for creditor protection and bypassing probate by designating a beneficiary
- Investment accessibility to meet flexible income needs

Pivotal Select™ segregated funds *Estate Class - Growth and estate preservation*

- Growth potential
- Estate protection with a 100% death benefit guarantee
- Limit potential market losses with a 75% maturity guarantee*
- Protect market gains with annual death and maturity guarantee resets
- A variety of diverse segregated funds options
- Potential for creditor protection and bypassing probate by designating a beneficiary
- Investment accessibility to meet discretionary income needs

* Every 15 years the policy contract has a deposit maturity date. On that date, the contract guarantees the greater of the market value, or 75% of deposits made within the previous 15 years. Any withdrawals will proportionately reduce the maturity guarantee.

Please refer to the information folder, contract or policy for a complete description of the product features and guarantees.

Product comparison guide

Pivotal Select Investment Class 75/75

Growth and flexibility

Accumulation: Growth with flexibility

Estate: Estate transfer with growth potential

Income: Flexible income needs

Pivotal Select Estate Class 75/100

Growth and estate preservation

Accumulation: Growth with protection

Estate: Estate transfer and preservation with growth potential

Income: Discretionary income needs

Pivotal Select Protection Class 100/100

Growth and principal protection

Accumulation: Growth with 100% principal protection

Estate: Estate transfer and preservation with growth potential

Income: Discretionary income needs

Payout annuities

Guaranteed income

Accumulation: N/A

Estate: N/A

Income: Sustainable, guaranteed income for life

Guaranteed Interest Account

Guaranteed growth and security

Accumulation: Guaranteed growth

Estate: Estate transfer and preservation with guaranteed growth

Income: Flexible income needs



Sample client profile:
Pivotal Select Investment Class

John, 42 years old, wishes to save money towards retirement. He owns a successful small business and hopes to protect personal holdings from professional liability. John wants to maximize his growth potential and doesn't feel he needs the additional protection of enhanced guarantees.



Sample client profile:
Pivotal Select Estate Class

Mary, 73 years old, wants to protect the \$100,000 she has put aside for her children in the event of her death. She would like to invest her assets in a way that protects her investment, as well as provides an opportunity for growth potential. Upon her death she would like the assets to transfer to her children in a cost effective manner.



Sample client profile:
Pivotal Select Protection Class

Diane, 50 years old, would like the opportunity to grow her assets before retirement. While she'd like to invest in equities for greater growth potential, she doesn't want to have to worry about sudden market downturns before retirement. She would like to know that regardless of market performance, her principal investment is guaranteed to be there when she retires at 65.



Sample client profile:
Payout annuities

Henry, 71 years old, has \$250,000 in registered savings. He is looking to meet his essential income needs in retirement with the smallest amount of capital. Henry does not have a personal pension plan and he wants to ensure that he does not outlive his income.



Sample client profile:
Guaranteed Interest Account

Ingrid, 76 years old, wants to leave her \$300,000 in savings to her children. She wants her assets to grow with certainty and is not comfortable with risk. She also desires a cost effective and efficient way to transfer these assets to her children upon death.