



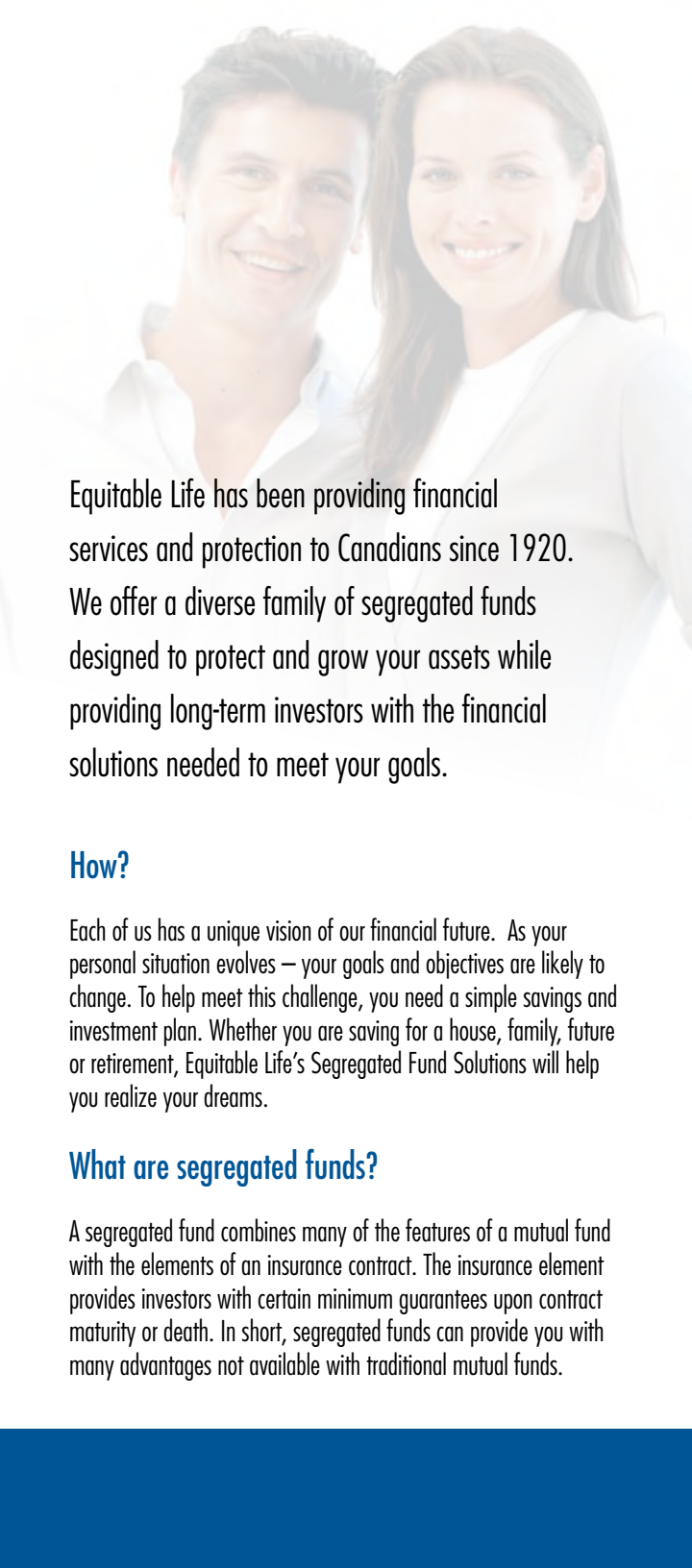
PIVOTAL SOLUTIONS[®]
PIVOTAL SOLUTIONS DSC

Two great segregated fund solutions to help achieve your financial dreams.

Protect and grow your financial future with Equitable Life.



Segregated Fund Solutions



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 long-term investors with the financial solutions needed to meet your goals.

How?

Each of us has a unique vision of our financial future. As your personal situation evolves — your goals and objectives are likely to change. To help meet this challenge, you need a simple savings and investment plan. Whether you are saving for a house, family, future or retirement, Equitable Life's Segregated Fund Solutions will help you realize your dreams.

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. In short, segregated funds can provide you with many advantages not available with traditional mutual funds.

What distinguishes the Pivotal Solutions and Pivotal Solutions DSC investment plans?

Making choices in today's investment market can be overwhelming. With so many different investment options, it can be difficult to ensure that you are getting the best of both worlds; investment growth with a measure of capital protection. Your Equitable Life® investment plan can provide you with exactly that — the opportunity to maximize growth and income potential while minimizing investment risk.

Investment Guarantees — Protect your hard earned money. Equitable Life Segregated Funds provide a 100% guarantee of premiums upon the death of the annuitant prior to the contract maturity date. A maturity guarantee of 75% of premiums is provided for Savings Plans and LIF Contracts that have been in force for a minimum of 10 years. This maturity guarantee may also be carried over to a RRIF. All guarantees are reduced proportionately for any withdrawals from the Funds.

Diversified Growth and Income Potential — The wide range of Equitable Life Segregated Funds gives you the ability to diversify your investments by asset class, management style, geographic region and market capitalization.

Experienced Investment Management — Let seasoned investment professionals select investments and make the difficult choices for you. The underlying funds for the Equitable Life Family of Segregated Funds are managed by some of the world's most respected money managers including Acuity, Dynamic, McLean Budden, Mackenzie, Invesco Trimark, and Franklin Templeton including Canada's most popular Quotential Portfolio Funds.

Asset Rebalancing — Once you've selected your investments, you can rest assured that this asset mix remains suitable and consistent with your unique financial objectives. This optional feature reduces the need for time consuming monitoring and helps ensure your portfolio stays the course.

Quotential Portfolios — The Quotential Portfolios are segregated fund portfolios offering a simplified "all-in-one" investment solution. Select from one of six portfolios that match your unique circumstances and risk tolerance. The Quotential Portfolios are automatically rebalanced.

With the help of the Equitable Life Investor Profiler Questionnaire, you and your Financial Advisor can determine the combination of Equitable Life Segregated Funds that is right for you.

ANY AMOUNT THAT IS ALLOCATED TO A SEGREGATED FUND IS INVESTED AT THE RISK OF THE CONTRACTHOLDER AND MAY INCREASE OR DECREASE IN VALUE.

PEACE OF MIND — allowing you to reset twice per year, the market value of your portfolio.

GUARANTEES — strong death benefit and maturity guarantees.

ESTATE PLANNING - provides you with estate planning and probate bypass opportunities. Upon death, the capital is automatically transferred to your beneficiary, potentially avoiding delays with the probate of wills.

PROTECTION OF PRIVACY — with the segregated assets flowing directly to a named beneficiary, you can make private and confidential donations and keep your personal information out of public hands.

POTENTIAL CREDITOR PROTECTION — protection for you — upon certain conditions, segregated funds are exempt from seizure from creditors of the policy owner.

EASY TO SAVE — For an initial lump sum of \$500 you can invest in Equitable Life segregated funds. You can also initiate a pre-authorized cheque plan of at least \$50 on a monthly basis to make regular savings easy!



What options are available to me?

With Equitable Life you have choice. We have two great segregated portfolio solutions, which include Pivotal Solutions and Pivotal Solutions DSC.

With either one of these, you also have a choice to build your investment plan. You can pick certain funds to create your own unique investment plan or choose a Quotential Portfolio solution – a simple “all-in-one” investment solution. Both Pivotal Solutions and Pivotal Solutions DSC are Tax-Free Savings Account (TFSA)-eligible. Choice and flexibility to suit your individual needs.

Pivotal Solutions


























- No-load plan
- 24 segregated funds from world-class investment managers
- Registered or non-registered investments
- Competitive MERs
- Registered Retirement Income Fund (RRIF)/Life Income Fund (LIF)
- Registered plans can also accommodate locked-in monies from an employer-sponsored Registered Pension Plan (RPP)

Pivotal Solutions DSC

- DSC (load) plan
- Also includes 2 manual resets per year to lock in (reset) the maturity and death benefit guarantee value twice per year
- The same great features as Pivotal Solutions (above)

RIF and LIF plans offer flexible income options to suit your varied income needs during retirement. The minimum investment for RRIF and LIF plans is \$10,000.

Investment Options Available

		Volatility Lower Higher
Fixed Income	Money Market Fund – Stability of principal	
	Canadian Bond Fund - A diversified portfolio of Canadian bonds	
	Equitable Life Templeton Global Bond Fund - A portfolio of global and Canadian bonds	
Balanced and Asset Allocation	Asset Allocation Fund - A balanced fund of funds portfolio	
	Equitable Life Acuity Canadian Balanced Fund - A balanced portfolio of income trust, debt and equity securities	
	Equitable Life Trimark Global Balanced Fund - A balanced portfolio of global fixed income and equity investments	
Domestic Equity	Equitable Life Acuity Pure Canadian Equity Fund - A diversified selection of Canadian equity securities	
	Canadian Stock Fund - A portfolio of Canadian and global equity investments	
	Equitable Life AIM Canadian Premier Fund - A primarily Canadian growth stock portfolio	
	Equitable Life Bissett Dividend Income Fund - Exposure to dividend paying companies	
	Equitable Life MB Canadian Equity Value Fund - Large "value oriented" Canadian companies	
U.S. Equity	American Growth Fund - U.S. equity investments with above-average growth prospects	
	Equitable Life Mackenzie Universal U.S. Emerging Growth Fund - Exposure to small and mid-sized U.S. companies	
Foreign Equity	Equitable Life Dynamic Far East Value Fund - Long-term capital growth in Far East investments	
	Equitable Life Dynamic Power Global Growth Fund - Long-term capital growth in non-Canadian investments	
	Equitable Life Templeton Growth Fund - Exposure to large, industry-leading global companies	
	Equitable Life Trimark Europlus Fund - Exposure to high-quality European companies	
	Equitable Life Trimark International Companies Fund - Exposure to high-quality non-North American stocks	
Portfolios	Equitable Life Quotential Diversified Income Portfolio - An income solution for all market conditions	
	Equitable Life Quotential Balanced Income Portfolio – Capital preservation with some growth potential	
	Equitable Life Quotential Balanced Growth Portfolio - A secure asset mix to steadily grow capital	
	Equitable Life Quotential Growth Portfolio – Growth potential from a well diversified global portfolio	
	Equitable Life Quotential Global Growth Portfolio – Complete global diversification aiming for long-term growth	
	Equitable Life Quotential Maximum Growth Portfolio – A primarily North American portfolio aiming for long-term growth	

Equitable Life of Canada® ... Providing peace of mind solutions for your financial dreams.

Throughout its more than 85 years in operation, Equitable Life has provided Canadians with sound financial protection. We remain committed to delivering long-term value to our many clients as an independent, mid-sized mutual Canadian life insurance company.

Equitable Life provides you with choice of peace of mind solutions to help you and your family for many years to come.

We offer our clients a wide range of quality products to meet your financial needs including investment and retirement solutions, life insurance and annuities.



Equitable Life
of Canada®

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