





# Equitable's Competitive Advantage



Advisors are making Equitable their first choice for Savings and Retirement products ... here's why:

 <p>Tools and Resources Advisors Appreciate</p>	<ul style="list-style-type: none"> <li>• <b>Marketing Resources:</b> A wide selection of marketing materials and sales strategies.</li> <li>• <b>Administrative Resources:</b> Our advisor website (EquiNet®), has a FAQ section and Admin Guide that includes product information, answers to commonly asked questions, and examples of completed applications and forms.</li> <li>• <b>EZtransact®:</b> A new way to manage the client's segregated fund policies, conveniently eliminates the hassle of filling out forms, facilitating signatures, and submitting copies to your MGA.</li> <li>• <b>Easy Applications:</b> Fill and submit applications electronically using our online application process, EZcomplete® with electronic signature capabilities.</li> <li>• <b>Client Information:</b> Access to all of the client's contract information, statements and letters.</li> <li>• <b>Limited Trading Authorization:</b> Built into our Guaranteed Interest Account and Pivotal Select™ Segregated Fund applications to simplify the process of submitting client requests.</li> <li>• <b>Online Contract Delivery:</b> The Guaranteed Interest Account and Pivotal Select Segregated Funds contract and point of sale documents can be delivered to the client online through <a href="http://www.equitable.ca/contracts">www.equitable.ca/contracts</a>.</li> </ul>
 <p>Tools Clients Appreciate</p>	<ul style="list-style-type: none"> <li>• <b>Equitable Client Access®:</b> An online client portal that clients can use to view their contract information and market values, and tools that allow clients to make updates to their banking details and contact information and even, download annual tax slips.</li> <li>• <b>Online Banking:</b> Clients can make additional deposits to their savings contract through their financial institution's online banking service.</li> </ul>
 <p>Personalized Service</p>	<ul style="list-style-type: none"> <li>• <b>Dedicated Service:</b> A dedicated Advisor Service team that is equipped to effectively answer your questions.</li> <li>• <b>Local Expertise:</b> Regional Investment Sales Managers who are pleased to lend their expertise and experience to your business through personalized sales support.</li> </ul>
 <p>Strong Foundation</p>	<ul style="list-style-type: none"> <li>• We are proudly Canadian and have been serving our contract holders since 1920.</li> <li>• We are owned by our participating contract holders, not shareholders, allowing us to focus on the long-term interests of our contract holders.</li> <li>• We build relationships by being honest and trustworthy.</li> <li>• We know that by listening and collaborating with you, we are able to better serve our customers.</li> </ul>

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Simple and Straightforward Products	
Pivotal Select™ Segregated Funds	<ul style="list-style-type: none"> <li>• <b>A world of investment opportunity:</b> Fund choices that offer a wide range of asset classes, with global investment options available within every guarantee class.</li> <li>• <b>Powerful resets:</b> Annual client-initiated resets to age 80 that lock-in market gains (Estate Class 75/100 and Protection Class 100/100).</li> <li>• <b>Superior 100% death benefit guarantee:</b> Offers a non-reducing death benefit, where every deposit made to the Estate Class (75/100) and Protection Class (100/100) guarantee options always receive a 100% death benefit guarantee, with deposits accepted to age 85.</li> <li>• <b>Superior 100% maturity guarantee:</b> Every deposit made to the Protection Class (100/100) guarantee option within the first year is fully protected with a 100% maturity guarantee* on the 15<sup>th</sup> contract anniversary.</li> <li>• <b>Competitive Price:</b> Offering competitive MERs and some of the lowest guarantee fees amongst our competitors.</li> <li>• <b>Equitable Asset Management Group:</b> Cost effective ETF portfolios that are managed using a time-tested, actively managed tactical asset allocation investment process, to help deliver long-term performance.</li> </ul>
Payout Annuities	<ul style="list-style-type: none"> <li>• <b>Competitive incomes:</b> Industry leading Payout Annuity incomes that are regularly ranked in the top 1 &amp; 2 spots for highest annuity income on registered funds.</li> <li>• <b>Online Annuity Quotation Software:</b> Create, save and edit illustrations on EquiNet, our advisor website.</li> <li>• <b>Annuity Settlement Option:</b> Clients can choose to have the death benefit paid to their beneficiary as income payments in the form of a payout annuity through the "Annuity Settlement Option".</li> </ul>
Guaranteed Interest Accounts	<ul style="list-style-type: none"> <li>• <b>Competitive Rates:</b> Consistently competitive interest rates, with all deposit amounts entitled to the same great rate.</li> <li>• <b>Auto-laddering Option:</b> Auto-laddering allows clients to invest now, have access to a portion of their investment each year, and benefit from higher interest rates that are typically reserved for longer-term investments.</li> <li>• <b>Advisor Rate Discretion Option:</b> Advisors can allocate a portion of their commission to enhance their clients' interest rate.</li> </ul>

To find out more about Equitable's competitive advantage, contact your Regional Investment Sales Manager, or our Advisor Services team at 1 866 884-7427 today.

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\* A 100% maturity guarantee applies to deposits made prior to the first anniversary. A 75% maturity guarantee applies to deposits made on or after the first contract anniversary. Any withdrawals will proportionately reduce the maturity and death benefit guarantees.

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