

Benefits of Segregated Funds

Guarantees

Strong death benefit and maturity guarantees, with the opportunity to lock in performance gains.

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!

EQUITABLE LIFE OF CANADA. A wise choice.

Through personal service, superior products and an ongoing commitment to mutuality, Equitable Life can assist you in reaching your financial goals. Whether you're making your first investment, building your financial plan, or looking for ways to protect what is most important to you, we have the solutions you need. With customer-centred staff, and a prudent investment strategy focused on long-term stability, growth and profitability, we also have the focus and expertise you need. In all aspects of your life, we're committed to helping you achieve the financial future you're looking for, by putting you first.



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Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value.

This information does not constitute legal, accounting or other professional advice. Readers are advised to seek professional counsel.

*RRIFs/LIFs are subject to a \$10,000 minimum initial deposit.

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PIVOTAL SOLUTIONS/
PIVOTAL SOLUTIONS DSC | Savings and Retirement

Segregated Funds



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 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.

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 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 both.

Investment Guarantees

Protect your hard earned money. Equitable Life segregated funds provide a 100% guarantee of premiums upon the death of the annuitant. A maturity guarantee of 75% of premiums is provided for contracts that have been in force for a minimum of 15 years. This maturity guarantee may also be carried over to a RRIF/LIF. 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.

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.

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, MFS McLean Budden, Mackenzie, Invesco Trimark, and Franklin Templeton, featuring the Quotential Portfolio funds.

Quotential Portfolios

The Quotential Portfolios managed by Franklin Templeton are segregated fund offering a simplified "all-in-one" investment solution. Select from one of six portfolios that match your investment objectives and risk tolerance. The Quotential Portfolios are automatically rebalanced.

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

What options are available to me?

Equitable Life provides you with two segregated fund product options, 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. Both Pivotal Solutions and Pivotal Solutions DSC are Tax-Free Savings Account eligible. Choice and flexibility to suit your individual needs.


Pivotal Solutions

- No-load plan
- 30 segregated funds from world-class investment managers
- Competitive MERs
- Registered or non-registered investments
- 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
- 2 client initiated resets per year on the death benefit guarantee. As well as 2 client initiated resets (for the life of the contract) on the maturity guarantee
- All the same great features offered in Pivotal Solutions (listed above)

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

								Volatility	
								Lower	Higher
Fixed Income	Money Market Fund								
	Canadian Bond Fund								
	Equitable Life Templeton Global Bond Fund								
Balanced and Asset Allocation	Asset Allocation Fund								
	Equitable Life Active Balanced ETF Portfolio								
	Equitable Life Acuity Canadian Balanced Fund								
	Equitable Life Acuity Diversified Income Fund								
	Equitable Life Dynamic Value Balanced Fund								
	Equitable Life Mackenzie Founders Income and Growth Fund								
	Equitable Life Mackenzie Saxon Balanced Fund								
	Equitable Life Trimark Global Balanced Fund								
Domestic Equity	Equitable Life Trimark Income Growth Fund								
	Canadian Stock Fund								
	Equitable Life Acuity Pure Canadian Equity Fund								
	Equitable Life Bissett Dividend Income Fund								
U.S. Equity	Equitable Life Invesco Canadian Premier Growth Fund								
	Equitable Life MB Canadian Equity Value Fund								
	American Growth Fund								
Foreign Equity	Equitable Life Mackenzie Universal U.S. Emerging Growth Fund								
	Equitable Life Dynamic Far East Value Fund								
	Equitable Life Dynamic Power Global Growth Fund								
	Equitable Life Templeton Growth Fund								
	Equitable Life Trimark Europlus Fund								
Portfolios	Equitable Life Trimark International Companies Fund								
	Equitable Life Quotential Diversified Income Portfolio								
	Equitable Life Quotential Balanced Income Portfolio								
	Equitable Life Quotential Balanced Growth Portfolio								
	Equitable Life Quotential Growth Portfolio								
	Equitable Life Quotential Global Growth Portfolio								
	Equitable Life Quotential Maximum Growth Portfolio								