



PIVOTAL SOLUTIONS/PIVOTAL SOLUTIONS DSC | Savings and Retirement

Fund Facts

April 1, 2016
(Performance as of December 31, 2015)

Prudent Investment Management Providing Competitive and Consistent Returns

The Equitable Life Insurance Company of Canada is an independent mutual life insurance company that has been providing financial services and protection to Canadian families since 1920. Equitable Life offers 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. The Company's continued adherence to disciplined investment guidelines and prudent risk controls are an integral part of its commitment to be a source of secure investment, providing competitive and consistent returns for its clients.

Quality and Performance

Equitable Life has carefully selected and partnered with some of the industry's top performing and trusted investment management firms. Your portfolio can benefit from the knowledge and expertise of some of the world's most respected financial minds. These alliances were selected based on their disciplined investment approach and enduring history of strong investment performance. By working together with our alliances, we are able to draw on the strengths of each organization and provide you with the "best of the best" when it comes to building a secure, high-performing portfolio.

Comprehensive Diversification

Equitable Life and its investment management alliances provide you with a comprehensive selection of segregated funds that allow you to diversify your assets, while maintaining your comfort and risk tolerance level. A wide selection enables you to have a well diversified portfolio not only geographically, but also by management style and asset class.

The Fund Facts information is accurate and complies with the requirements of applicable guidelines relating to individual variable insurance contracts as of the date it was prepared. If there is an error in the Fund Facts information outlined above, Equitable Life will use reasonable measures to correct the error but you will not be entitled to specific performance under the Policy.

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

FUND FACTS Glossary



Name of Segregated Fund

FULL LEGAL LICENSED NAME OF INSURANCE COMPANY	Fund Facts	Date of Information
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Quick facts

Date of Inception:	Year of Inception
Total value:	\$00,000,000
Net Asset Value per Unit:	\$00.00
Number of Units Outstanding:	0,000,000

Asset Class:	Name of Asset Class
Management expense ratio (MER):	0.00%
Portfolio Manager:	Name of Portfolio Manager
Portfolio Turnover Rate:	00.00%
Minimum investment:	\$000.00

Date of inception:

The date on which the segregated fund is available for purchase as an investment option under the contract.

Total Value:

The dollar figure representing total market value of assets within the fund.

Net Asset Value per Unit:

The dollar value of each unit notionally held within a segregated fund.

Number of Units Outstanding:

The number of units notionally held by contractholders in the fund.

Asset Class:

The category or type of investment found in the segregated fund.

Management expense ratio:

The combination of the management fee, insurance fee, operating expenses, and any applicable sales taxes of the fund, and includes the same applicable costs of the underlying fund. MER varies by fund. The MER indicated is based on the December 31, 2015 audited financial statements. The most up to date information is available on www.equitable.ca

Portfolio Manager:

An individual, or firm, who controls the assets within the fund or underlying fund. The portfolio manager monitors and selects appropriate investments based on the investment objective of the fund or underlying fund.

Portfolio Turnover Rate:

This is the percentage of the portfolio or underlying portfolio, if applicable, that is bought and sold in a year. A rate of 1.0 means 100% of the portfolio has been bought and sold during the year. If the rate is high, there will be more in taxable dispositions and trading costs payable by the fund. There is not necessarily a relationship between a high turnover rate and the performance of a fund.

Minimum Investment:

The minimum amount that is needed to purchase a contract or units of a particular fund.

What does this fund invest in?:

Equitable Life offers two different types of segregated funds.

1. The Equitable Life segregated fund purchases assets directly such as equities, bonds or other types of investments. In this case, the top 10 holdings will reflect the individual securities purchased.
2. The Equitable Life segregated fund purchases units of one or more than one existing mutual or pooled fund. In this case, if there is one underlying fund, the top 10 will reflect the top 10 holdings of that fund. If there is more than one fund, the top 10 holdings will reflect the top 10 holdings of the underlying fund that represents at least 50% of the fund, otherwise, the underlying fund name will appear as an investment in the top 10.

How risky is it?:

The value of your investments can go down. The level of risk that is suitable for you will depend on a number of factors such as your investment goals and risk tolerance. Speak to your advisor to determine the appropriate funds for you in your particular circumstances. This chart indicates the risk by measuring the amount of price change in the fund over a one month period.

Are there any guarantees?:

Your contract has certain guarantees that protect the value of your investment upon maturity and at death. At other times, the value of your investment will go up or down. The MER includes the insurance cost for the guarantee. For details please refer to the Information Folder and contract.

Investment Segmentation:

Each pie graph shows a breakdown of the fund’s investment portfolio into appropriate subgroups and the percentage that is held in each subgroup. The top graph illustrates the geographical mix within the fund. The bottom graph below illustrates the asset and industry mix within the fund.

How has the fund performed?:

This section tells you how the fund has performed over the past 10 years for a contract holder who chooses the basic guarantee. Returns are after the MER has been deducted. It’s important to note that this doesn’t tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

Average return:

This shows the return of a person who invested \$1,000 in the Fund and chose the most basic guarantee available. You see how much they would have now and the average percent of return per year. For any Fund with less than one-year history, the information is not provided due to insufficient segregated fund history.

Year-by-Year Return:

This is a bar chart showing how the fund has performed in each of the past 10 years, or less if applicable, for a person choosing the basic guarantee. We will also indicate the number of years the fund increased or decreased in value.

Who is this fund for?:

This states the type of investor the fund would be suitable for. Speak to your advisor to determine your investment goals and tolerance for risk.

How much does it cost?:

This describes the costs to buy, own or sell units of the funds. This includes sales charges, MER (described above under “Quick Facts”), trailing commissions and other charges. Part of the fees you pay go toward Equitable Life paying commission to your advisor. There are two types of commission to choose from. No Load means a part of the annual MER is allocated to commission. Deferred sales charge means you pay a smaller amount in your annual MER toward commission, but there is a charge deducted from any amount you sell, if within 6 years of initial purchase.

Trailing Commission:

Fees paid to your advisor each year that you hold assets in the segregated fund. These are already included in the MER and are not an additional fee.

Other Fees:

This section describes any other fees you may have to pay to sell or transfer units.

What if I change my mind?:

This section provides information on what you can do if you change your mind about the purchase/transaction in a fund. It tells you what you need to do and within what period of time you need to do it.

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Quick facts

Date of Inception:	October 1994	Asset Class:	Canadian Money Market
Total Value:	\$16,225,406	Management Expense Ratio (MER):	0.93%
Net Asset Value per Unit:	\$13.93	Portfolio Manager:	The Equitable Life Insurance Company of Canada
Number of Units Outstanding:	1,164,656	Portfolio Turnover Rate:	N/A
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

The Money Market Fund will invest primarily in money market instruments with a term to maturity of one year or less. The fund invests primarily in short-term government and high quality corporate debt securities.

The objective of the fund is to provide maximum income through short-term investments consistent with preservation of capital and liquidity.

Top 10 Investments

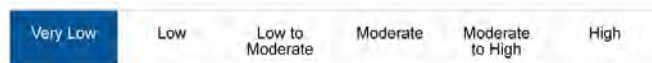
1. National Bank of Canada 3.58 % 26-Apr-2016
2. Enbridge Pipelines Inc 0.79 % 04-Jan-2016
3. TransCanada Pipelines 0.86 % 14-Mar-2016
4. Wells Fargo Canada Corp 0.00 % 27-May-2016
5. Bank of Nova Scotia BA 0.72 % 29-Jan-2016
6. Toronto-Dominion Bank 0.00 % 08-Feb-2016
7. Inter Pipelines 0.83 % 14-Mar-2016
8. Husky Energy Inc 0.85 % 14-Mar-2016
9. OMERS Finance Trust 0.73 % 04-Feb-2016
10. Hydro One Inc 0.92 % 28-Apr-2016

Total Investments: 22 securities

The top 10 investments make up 66.37% of the fund.

How risky is it?

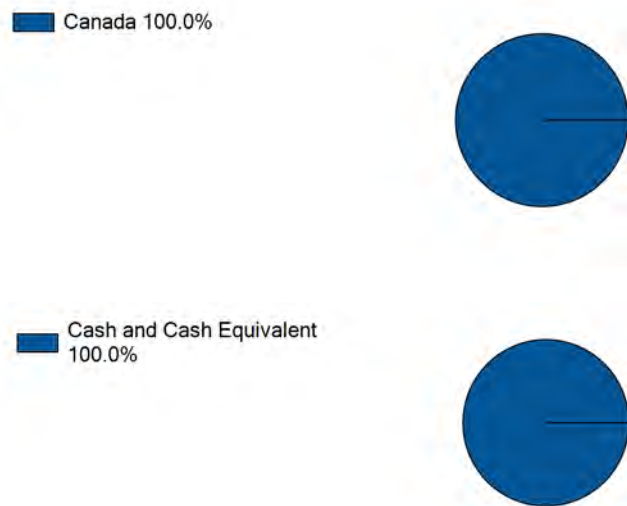
The value of your investments can go down.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2015)



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

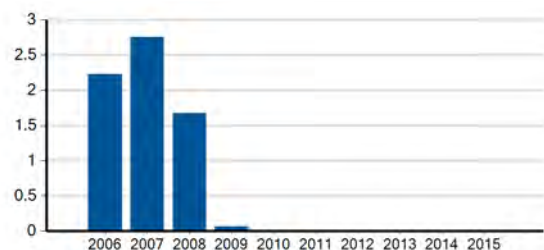
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,068.53. This works out to an average of 0.67% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years. In the last 10 years the fund was up in value 4 years and flat in value 6 years of the 10.



Money Market Fund

December 31, 2015

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Looking for stability of principal
- Very conservative
- Seeking a market rate of income in very short-term securities

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell units of the fund.

What you pay	How it works														
Deferred Sales Charge if you sell within: <table border="0"> <tr> <td>1 year of buying</td> <td>6%</td> </tr> <tr> <td>2 years of buying</td> <td>5%</td> </tr> <tr> <td>3 years of buying</td> <td>4%</td> </tr> <tr> <td>4 years of buying</td> <td>3%</td> </tr> <tr> <td>5 years of buying</td> <td>2%</td> </tr> <tr> <td>6 years of buying</td> <td>1%</td> </tr> <tr> <td>After 6 years</td> <td>nothing</td> </tr> </table>	1 year of buying	6%	2 years of buying	5%	3 years of buying	4%	4 years of buying	3%	5 years of buying	2%	6 years of buying	1%	After 6 years	nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable Life pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable Life. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
1 year of buying	6%														
2 years of buying	5%														
3 years of buying	4%														
4 years of buying	3%														
5 years of buying	2%														
6 years of buying	1%														
After 6 years	nothing														
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable Life pays your advisor a commission of up to 2.1%. 														

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your Information Folder.

Trailing commission

Equitable Life pays your advisor a trailing commission of up to 1.0% for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly.

Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	1.36%	0.00%	0.00%	0.93%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

- You can change your mind about purchasing the contract or any instruction you give, within two business days of the earlier of the date you received confirmation or five business days after it is mailed.
- You must tell us in writing, by email, fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested or the value of the fund if it has gone down.
- The amount returned will include a refund of any sales charges or other fees you paid.

For more information

This summary may not contain all the information you need. Please read the insurance contract and the Information Folder.

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 Waterloo, Ontario N2J 4C7
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 e-mail: customer-service@equitable.ca
 website: www.equitable.ca

Quick facts

Date of Inception:	June 1992	Asset Class:	Canadian Fixed Income
Total Value:	\$44,882,416	Management Expense Ratio (MER):	2.46%
Net Asset Value per Unit:	\$21.83	Portfolio Manager:	MFS Investment Management Canada Limited
Number of Units Outstanding:	2,055,768	Portfolio Turnover Rate:	13.38%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

The objective of the segregated fund is to invest in units of the MFS Canadian Fixed Income Fund or a substantially similar fund.

The underlying fund objective is to provide a moderate real rate of return, through income and capital gains, by investing in a diversified portfolio of primarily Canadian dollar debt and from time-to-time U.S. debt. The fund will primarily invest in investment grade debt.

Top 10 Investments

1. Canada Housing Trust No 1 1.70 % 15-Dec-2017
2. Canada Government 0.25 % 01-Nov-2017
3. Ontario Province 4.70 % 02-Jun-2037
4. Canada Housing Trust No 1 1.75 % 15-Jun-2018
5. Canada Housing Trust No 1 3.75 % 15-Mar-2020
6. Ontario Province 3.45 % 02-Jun-2045
7. Quebec Province 5.00 % 01-Dec-2038
8. Ontario Province 3.50 % 02-Jun-2043
9. New Brunswick Province 3.65 % 03-Jun-2024
10. Quebec Province 4.50 % 01-Dec-2019

Total Investments: 119 securities

The top 10 investments make up 34.32% of the fund.

How risky is it?

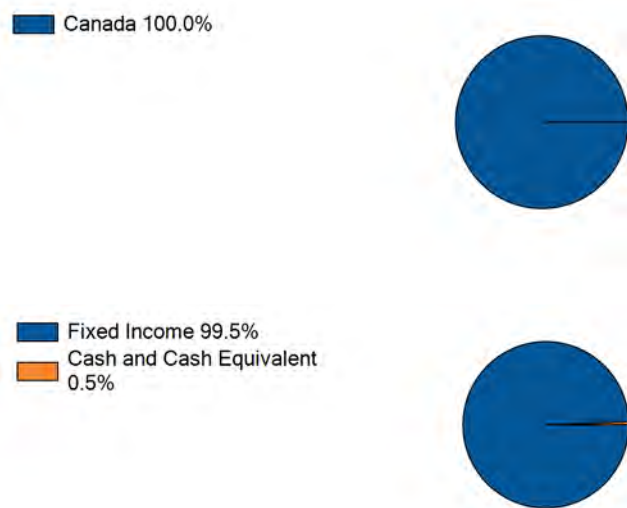
The value of your investments can go down.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2015)



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

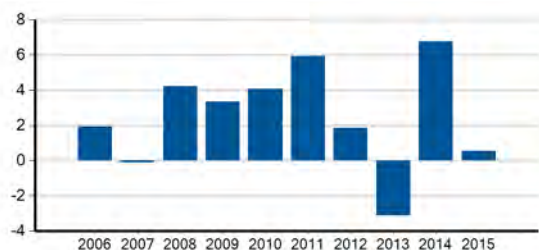
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,280.33. This works out to an average of 2.50% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years. In the last 10 years the fund was up in value 8 years and down in value 2 years of the 10.



Canadian Bond Fund

December 31, 2015

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Seeking current income higher than money market rates and are willing to accept price fluctuations
- Wanting to balance their equity portfolio with a fixed income investment
- Seeking a portfolio of bonds with differing maturities

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable Life pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable Life. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable Life pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your Information Folder.

Trailing commission

Equitable Life pays your advisor a trailing commission of up to 1.0% for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly.

Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	1.71%	0.35%	0.05%	2.46%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

- You can change your mind about purchasing the contract or any instruction you give, within two business days of the earlier of the date you received confirmation or five business days after it is mailed.
- You must tell us in writing, by email, fax or letter, that you want to cancel.
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For more information

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 website: www.equitable.ca

Quick facts

Date of Inception:	September 1994	Asset Class:	Tactical Balanced
Total Value:	\$18,763,927	Management Expense Ratio (MER):	2.88%
Net Asset Value per Unit:	\$25.88	Portfolio Manager:	MFS Investment Management Canada Limited
Number of Units Outstanding:	724,950	Portfolio Turnover Rate:	111.71%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

The objective of the segregated fund is to invest in units of the MFS Balanced Fund or a substantially similar fund.

The underlying fund objective is to achieve long-term growth of principal and income through exposure to a balanced combination of stocks, bonds, mortgages and money market instruments.

Top 10 Investments

1. MFS Global Research Fund
2. MFS Canadian Fixed Income Fund
3. MFS Canadian Equity Core Fund
4. MFS Canadian Money Market Fund
5. Canadian Dollars

Total Investments: 5 securities

The top 10 investments make up 100.00% of the fund.

How risky is it?

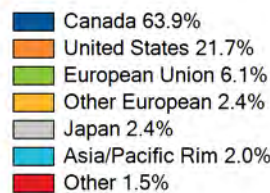
The value of your investments can go down.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2015)



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

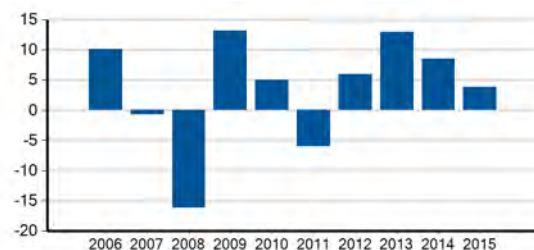
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,380.37. This works out to an average of 3.28% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years. In the last 10 years the fund was up in value 7 years and down in value 3 years of the 10.



Asset Allocation Fund

December 31, 2015

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Seeking less volatility than an all-stock portfolio and more growth potential than an all-bond portfolio
- Seeking fairly steady current income and a moderate growth potential over time
- Willing to accept a low to moderate level of risk

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable Life pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable Life. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable Life pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your Information Folder.

Trailing commission

Equitable Life pays your advisor a trailing commission of up to 1.0% for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly.

Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.39%	0.22%	0.05%	2.88%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

- You can change your mind about purchasing the contract or any instruction you give, within two business days of the earlier of the date you received confirmation or five business days after it is mailed.
- You must tell us in writing, by email, fax or letter, that you want to cancel.
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- The amount returned will include a refund of any sales charges or other fees you paid.

For more information

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 website: www.equitable.ca

Quick facts

Date of Inception:	January 2011	Asset Class:	Global Neutral Balanced
Total Value:	\$3,945,780	Management Expense Ratio (MER):	2.41%
Net Asset Value per Unit:	\$11.74	Portfolio Manager:	The Equitable Life Insurance Company of Canada
Number of Units Outstanding:	336,196	Portfolio Turnover Rate:	266.99%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

The Equitable Life Active Balanced Portfolio will actively manage allocations between multiple asset classes based on the relative appeal of each category based on market conditions and the portfolio manager's outlook for that asset class. The portfolio manager may use fundamental and technical analysis in addition to quantitative measures to establish the positioning bias of the fund. Exposures to particular asset classes will be achieved through the use of exchange traded funds where a suitable vehicle is available.

The objective of the fund seeks long-term capital appreciation and income by investing in a diversified portfolio of fixed income, equity and real estate related investments. The portfolio may assume limited exposures to commodity related investments or other alternative asset classes.

Top 10 Investments

1. BMO Aggregate Bond Index ETF
2. iShares Core S&P/TSX Capped Composite Index ETF
3. iShares Core S&P 500 Index ETF CAD-Hedged
4. iShares Canadian Government Bond Index ETF
5. iShares MSCI EAFE Index ETF CAD-Hedged
6. SPDR Dow Jones Global Real Estate ETF
7. iShares Canadian Short Term Bond Index ETF

Total Investments: 7 securities

The top 10 investments make up 100.00% of the fund.

How risky is it?

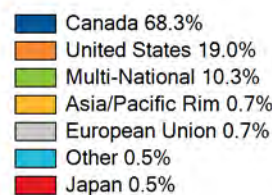
The value of your investments can go down.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2015)



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

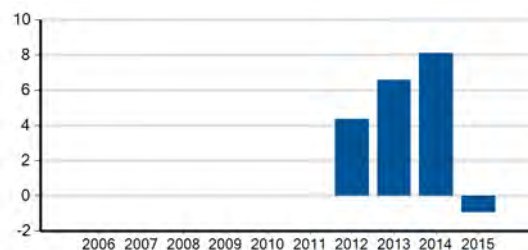
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund since inception has \$1,171.46. This works out to an average of 3.23% a year.

Year-by-year returns

This chart shows how the fund has performed since inception. Since inception the fund was up in value 3 years and down in value 1 year of the 4.



Equitable Life Active Balanced Portfolio

December 31, 2015

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Seeking growth in principal and income
- Looking to invest in a strategically managed portfolio that is continually monitored to market conditions
- Willing to accept a low to moderate level of risk

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable Life pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable Life. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable Life pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your Information Folder.

Trailing commission

Equitable Life pays your advisor a trailing commission of up to 1.0% for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly.

Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	1.62%	0.10%	0.10%	2.41%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

- You can change your mind about purchasing the contract or any instruction you give, within two business days of the earlier of the date you received confirmation or five business days after it is mailed.
- You must tell us in writing, by email, fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested or the value of the fund if it has gone down.
- The amount returned will include a refund of any sales charges or other fees you paid.

For more information

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 e-mail: customer-service@equitable.ca
 website: www.equitable.ca

Quick facts

Date of Inception:	September 2006	Asset Class:	Canadian Equity Balanced
Total Value:	\$6,215,400	Management Expense Ratio (MER):	3.23%
Net Asset Value per Unit:	\$9.74	Portfolio Manager:	Acuity Investment Management Inc.
Number of Units Outstanding:	638,325	Portfolio Turnover Rate:	5.71%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

The objective of the segregated fund is to invest in units of the Acuity Pooled Canadian Balanced Fund or a substantially similar fund.

The underlying fund objective is to invest in any combination of equity securities, income trusts and debt securities.

Top 10 Investments

1. Canada Government 1.50 % 01-Jun-2026
2. Canada Housing Trust No 1 1.85 % 15-Dec-2016
3. Cash and Cash Equivalents
4. Philip Morris International Inc
5. j2 Global Inc
6. Eaton Corp PLC
7. Manulife Financial Corp
8. BCE Inc
9. Donaldson Co Inc
10. Lazard Ltd

Total Investments: 128 securities

The top 10 investments make up 34.54% of the fund.

How risky is it?

The value of your investments can go down.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2015)



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

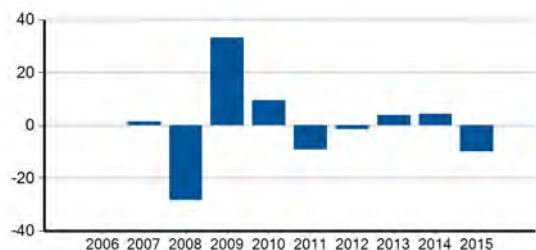
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund since inception has \$973.67. This works out to an average of -0.29% a year.

Year-by-year returns

This chart shows how the fund has performed since inception. Since inception the fund was up in value 5 years and down in value 4 years of the 9.



Equitable Life Acuity Canadian Balanced Fund

December 31, 2015

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Willing to accept a low to moderate level of risk
- Seeking a fairly steady current income and moderate growth potential over time
- Seeking active management with exposure to major asset classes; equities, both domestic and foreign, bonds, and short-term investments

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable Life pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable Life. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable Life pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your Information Folder.

Trailing commission

Equitable Life pays your advisor a trailing commission of up to 1.0% for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly.

Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.72%	0.10%	0.10%	3.23%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

- You can change your mind about purchasing the contract or any instruction you give, within two business days of the earlier of the date you received confirmation or five business days after it is mailed.
- You must tell us in writing, by email, fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested or the value of the fund if it has gone down.
- The amount returned will include a refund of any sales charges or other fees you paid.

For more information

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Quick facts

Date of Inception:	January 2004	Asset Class:	Canadian Equity Balanced
Total Value:	\$89,770,765	Management Expense Ratio (MER):	2.91%
Net Asset Value per Unit:	\$16.75	Portfolio Manager:	Franklin Templeton Investments Corp.
Number of Units Outstanding:	5,358,482	Portfolio Turnover Rate:	10.53%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

The objective of the segregated fund is to invest in units of the Franklin Bissett Dividend Income Fund or a substantially similar fund.

The underlying fund objective is high current income by investing primarily in Canadian and American dividend paying preferred and common stocks and, from time to time bonds, up to a maximum of 25% of the fund's total assets.

Top 10 Investments

1. Canadian Imperial Bank of Commerce
2. Royal Bank of Canada
3. Toronto-Dominion Bank
4. Bank of Nova Scotia
5. Bank of Montreal
6. IGM Financial Inc
7. Enbridge Inc
8. Power Financial Corp
9. Enbridge Income Fund Holdings Inc
10. Canadian National Railway Co

Total Investments: 107 securities

The top 10 investments make up 30.88% of the fund.

How risky is it?

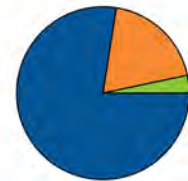
The value of your investments can go down.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2015)



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

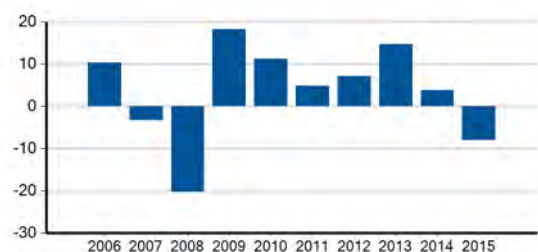
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,367.32. This works out to an average of 3.18% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years. In the last 10 years the fund was up in value 7 years and down in value 3 years of the 10.



Equitable Life Bissett Dividend Income Fund

December 31, 2015

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Looking for diversified exposure to high quality Canadian companies with long histories of dividend growth
- Willing to accept a low to moderate level of risk
- Seeking dividend income and capital growth through active management over time

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable Life pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable Life. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable Life pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your Information Folder.

Trailing commission

Equitable Life pays your advisor a trailing commission of up to 1.0% for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly.

Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.35%	0.31%	0.05%	2.91%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

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For more information

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 website: www.equitable.ca

Quick facts

Date of Inception:	January 2011	Asset Class:	Global Equity Balanced
Total Value:	\$5,413,028	Management Expense Ratio (MER):	3.18%
Net Asset Value per Unit:	\$11.11	Portfolio Manager:	1832 Asset Management L.P.
Number of Units Outstanding:	487,327	Portfolio Turnover Rate:	13.66%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

The objective of the segregated fund is to invest in units of the Dynamic Value Balanced Fund or a substantially similar fund.

The underlying fund objective is to provide a high level of interest and dividend income and long-term capital appreciation by investing primarily in Canadian equity securities and debt obligations, including corporate bonds that are rated below investment grade.

Top 10 Investments

1. Cash and Cash Equivalents
2. CGI Group Inc
3. Team Health Holdings Inc
4. MEDNAX Inc
5. Valeant Pharmaceuticals International Inc
6. Medtronic Inc
7. Aetna Inc
8. Becton Dickinson and Co
9. Canadian National Railway Co
10. Royal Bank of Canada

Total Investments: 221 securities

The top 10 investments make up 32.16% of the fund.

How risky is it?

The value of your investments can go down.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2015)



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

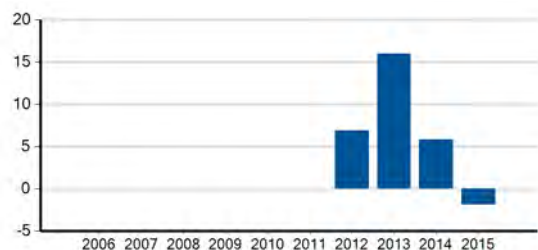
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund since inception has \$1,110.80. This works out to an average of 2.14% a year.

Year-by-year returns

This chart shows how the fund has performed since inception. Since inception the fund was up in value 3 years and down in value 1 year of the 4.



Equitable Life Dynamic Value Balanced Fund

December 31, 2015

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Requiring a core Canadian balanced portfolio that combines under-valued stocks and bonds
- Willing to accept a low to moderate level of risk

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable Life pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable Life. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable Life pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your Information Folder.

Trailing commission

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Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.46%	0.10%	0.10%	3.18%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

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 website: www.equitable.ca

Quick facts

Date of Inception:	January 2011	Asset Class:	Canadian Equity Balanced
Total Value:	\$1,927,386	Management Expense Ratio (MER):	3.18%
Net Asset Value per Unit:	\$10.60	Portfolio Manager:	Mackenzie Financial Corporation
Number of Units Outstanding:	181,754	Portfolio Turnover Rate:	16.06%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

The objective of the segregated fund is to invest in units of the Mackenzie Canadian All Cap Balanced Fund or a substantially similar fund.

The underlying fund objective is to provide long-term capital growth and income by investing primarily in a well-diversified balanced portfolio of Canadian equity instruments, fixed income and money market securities.

Top 10 Investments

1. Toronto-Dominion Bank
2. Royal Bank of Canada
3. Ontario Province 3.45 % 02-Jun-2045
4. Bank of Nova Scotia
5. Enbridge Inc
6. Canadian National Railway Co
7. Bank of Montreal
8. Canadian Imperial Bank of Commerce
9. Alimentation Couche-Tard Inc
10. Manulife Financial Corp

Total Investments: 326 securities

The top 10 investments make up 26.69% of the fund.

How risky is it?

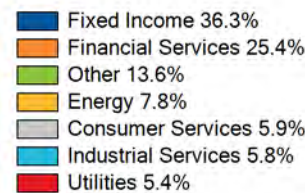
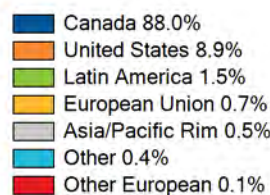
The value of your investments can go down.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2015)



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

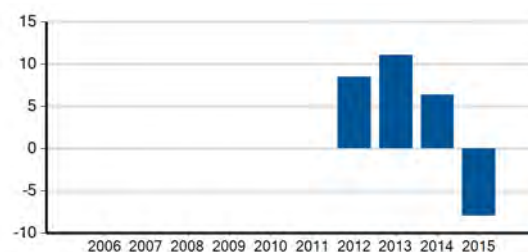
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund since inception has \$1,060.42. This works out to an average of 1.19% a year.

Year-by-year returns

This chart shows how the fund has performed since inception. Since inception the fund was up in value 3 years and down in value 1 year of the 4.



Equitable Life Mackenzie Canadian All Cap Balanced Fund

December 31, 2015

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Are seeking a balance of capital gains and income from your investment and you are comfortable with the risks associated with equity and fixed income investments
- Willing to accept some variability of returns, have a below-average tolerance for risk, and are intending to invest in the Fund over the medium to long-term

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable Life pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable Life. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable Life pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

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Trailing commission

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Guarantee option	Management fee	DSC	Insurance fee No Load	MER (Annual rate as a % of the fund's value)
75/100	2.48%	0.10%	0.10%	3.18%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

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 website: www.equitable.ca

Quick facts

Date of Inception:	January 2005	Asset Class:	Global Equity Balanced
Total Value:	\$80,809,623	Management Expense Ratio (MER):	3.31%
Net Asset Value per Unit:	\$14.64	Portfolio Manager:	Franklin Templeton Investments Corp.
Number of Units Outstanding:	5,518,679	Portfolio Turnover Rate:	10.56%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

The objective of the segregated fund is to invest in units of the Franklin Quotential Balanced Growth Portfolio or a substantially similar fund.

The underlying fund objective is a balance of current income and long-term capital appreciation by investing in a diversified mix of equity and income mutual funds, with a bias towards capital appreciation.

Top 10 Investments

1. Franklin Bissett Core Plus Bond Fund Series O
2. Franklin Mutual European Fund Series O
3. Franklin Bissett Canadian Equity Fund Series O
4. Franklin U.S. Core Equity Fund Series O
5. SPDR EURO STOXX 50 ETF
6. Franklin Bissett All Canadian Focus Fund series O
7. Franklin Flex Cap Growth Fund Series O
8. Franklin U.S. Rising Dividends Fund Series O
9. Templeton Global Bond Fund Series O
10. Franklin Templeton Canadian Large Cap Fund Series O

Total Investments: 26 securities

The top 10 investments make up 68.92% of the fund.

How risky is it?

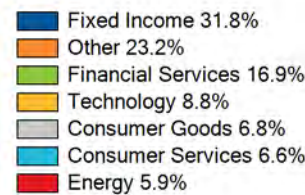
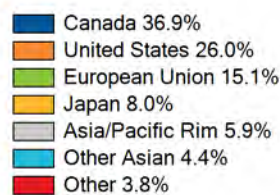
The value of your investments can go down.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2015)



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

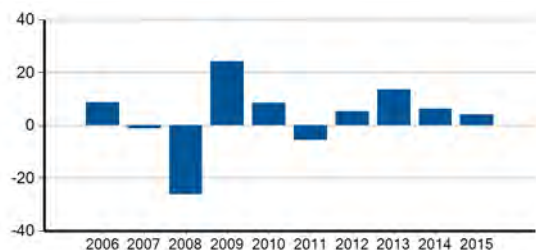
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,335.33. This works out to an average of 2.93% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years. In the last 10 years the fund was up in value 7 years and down in value 3 years of the 10.



Equitable Life Quotential Balanced Growth Portfolio

December 31, 2015

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Seeking the growth potential of equities with stability from fixed income investments
- Looking for a secure asset mix to steadily grow their investments
- Willing to accept a low to moderate level of risk

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable Life pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable Life. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable Life pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your Information Folder.

Trailing commission

Equitable Life pays your advisor a trailing commission of up to 1.0% for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly.

Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.95%	0.13%	0.10%	3.31%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

- You can change your mind about purchasing the contract or any instruction you give, within two business days of the earlier of the date you received confirmation or five business days after it is mailed.
- You must tell us in writing, by email, fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested or the value of the fund if it has gone down.
- The amount returned will include a refund of any sales charges or other fees you paid.

For more information

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 e-mail: customer-service@equitable.ca
 website: www.equitable.ca

Quick facts

Date of Inception:	January 2005	Asset Class:	Global Neutral Balanced
Total Value:	\$29,877,968	Management Expense Ratio (MER):	3.03%
Net Asset Value per Unit:	\$14.44	Portfolio Manager:	Franklin Templeton Investments Corp.
Number of Units Outstanding:	2,069,689	Portfolio Turnover Rate:	13.77%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

The objective of the segregated fund is to invest in units of the Franklin Quotential Balanced Income Portfolio or a substantially similar fund.

The underlying fund objective is a balance of current income and long-term capital appreciation by investing in a diversified mix of equity and income mutual funds, with a bias towards income.

Top 10 Investments

1. Franklin Bissett Core Plus Bond Fund Series O
2. Templeton Global Bond Fund Series O
3. Franklin Mutual European Fund Series O
4. Franklin Bissett Canadian Equity Fund Series O
5. Franklin Strategic Income Fund Series O
6. Franklin U.S. Core Equity Fund Series O
7. BMO Mid Federal Bond Index ETF
8. SPDR EURO STOXX 50 ETF
9. Franklin Bissett All Canadian Focus Fund series O
10. Franklin Flex Cap Growth Fund Series O

Total Investments: 26 securities

The top 10 investments make up 72.39% of the fund.

How risky is it?

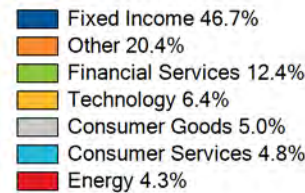
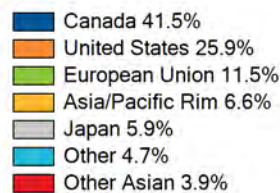
The value of your investments can go down.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2015)



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

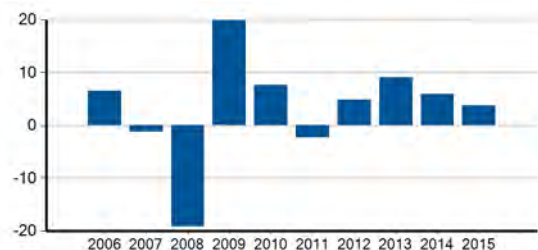
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,344.96. This works out to an average of 3.01% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years. In the last 10 years the fund was up in value 7 years and down in value 3 years of the 10.



Equitable Life Quotential Balanced Income Portfolio

December 31, 2015

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Looking for additional security from the fixed income portion of their portfolio
- More conservative but want exposure to the growth potential of equities
- Seeking preservation of capital

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable Life pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable Life. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable Life pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your Information Folder.

Trailing commission

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Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.70%	0.07%	0.05%	3.03%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

- You can change your mind about purchasing the contract or any instruction you give, within two business days of the earlier of the date you received confirmation or five business days after it is mailed.
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For more information

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 e-mail: customer-service@equitable.ca
 website: www.equitable.ca

Quick facts

Date of Inception:	January 2005	Asset Class:	Global Fixed Income Balanced
Total Value:	\$46,971,514	Management Expense Ratio (MER):	2.92%
Net Asset Value per Unit:	\$14.55	Portfolio Manager:	Franklin Templeton Investments Corp.
Number of Units Outstanding:	3,228,433	Portfolio Turnover Rate:	12.56%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

The objective of the segregated fund is to invest in units of the Franklin Quotential Diversified Income Portfolio or a substantially similar fund.

The underlying fund objective is high current income and some long-term capital appreciation by investing primarily in a diversified mix of income and bond mutual funds.

Top 10 Investments

1. Franklin Bissett Core Plus Bond Fund Series O
2. Franklin Bissett Canadian Short Term Bond Fund Series O
3. Templeton Global Bond Fund Series O
4. BMO Mid Federal Bond Index ETF
5. Franklin Strategic Income Fund Series O
6. WisdomTree Australia & New Zealand Debt ETF
7. Franklin Mutual European Fund Series O
8. Franklin U.S. Rising Dividends Fund Series O
9. Franklin Bissett Canadian Dividend Fund Series O
10. iShares TIPS Bond ETF

Total Investments: 20 securities

The top 10 investments make up 81.17% of the fund.

How risky is it?

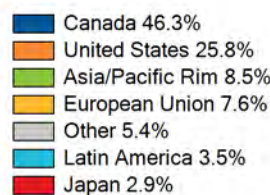
The value of your investments can go down.



Are there any guarantees?

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Investment segmentation (December 31, 2015)



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

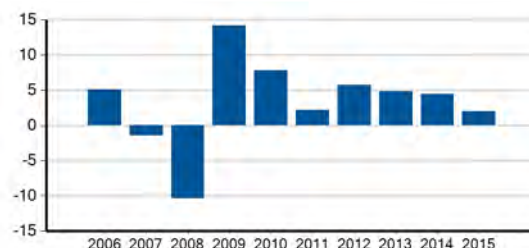
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,376.09. This works out to an average of 3.24% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years. In the last 10 years the fund was up in value 8 years and down in value 2 years of the 10.



Equitable Life Quotential Diversified Income Portfolio

December 31, 2015

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Seeking a steady stream of income in all market conditions
- Seeking a core fixed income holding for their portfolio
- Looking to diversify their fixed income holding with high-yield securities
- Searching for exposure to dividend yielding companies

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable Life pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable Life. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable Life pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your Information Folder.

Trailing commission

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Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.60%	0.09%	0.05%	2.92%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

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 website: www.equitable.ca

Quick facts

Date of Inception:	January 2005	Asset Class:	Global Equity Balanced
Total Value:	\$34,726,558	Management Expense Ratio (MER):	3.37%
Net Asset Value per Unit:	\$14.64	Portfolio Manager:	Franklin Templeton Investments Corp.
Number of Units Outstanding:	2,372,848	Portfolio Turnover Rate:	11.64%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

The objective of the segregated fund is to invest in units of the Franklin Quotential Growth Portfolio or a substantially similar fund.

The underlying fund objective is long-term capital appreciation by investing primarily in a diversified mix of equity mutual funds, with additional stability derived from investing in fixed income mutual funds.

Top 10 Investments

- Franklin Bissett Core Plus Bond Fund Series O
- Franklin U.S. Core Equity Fund Series O
- Franklin Mutual European Fund Series O
- Franklin Bissett Canadian Equity Fund Series O
- Franklin Flex Cap Growth Fund Series O
- Franklin U.S. Rising Dividends Fund Series O
- SPDR EURO STOXX 50 ETF
- Franklin Bissett All Canadian Focus Fund series O
- Templeton Asian Growth Fund Series O
- Franklin Japan Fund Series P

Total Investments: 26 securities

The top 10 investments make up 70.18% of the fund.

How risky is it?

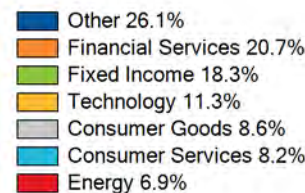
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Are there any guarantees?

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Investment segmentation (December 31, 2015)



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

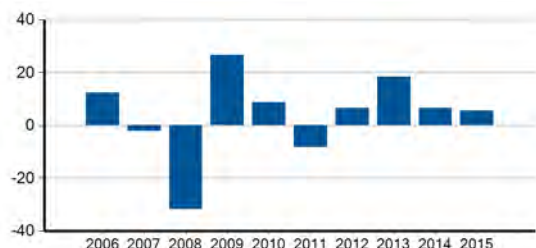
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,338.84. This works out to an average of 2.96% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years. In the last 10 years the fund was up in value 7 years and down in value 3 years of the 10.



Equitable Life Quotential Growth Portfolio

December 31, 2015

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Seeking the growth potential of equities with downside risk protection
- Looking for growth from a well-diversified equity portfolio
- Seeking equity diversification by management style, asset class, geography and market capitalization
- Willing to accept a low to moderate level of risk

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable Life pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable Life. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable Life pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

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Trailing commission

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Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	3.00%	0.13%	0.10%	3.37%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

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 website: www.equitable.ca

Quick facts

Date of Inception:	February 1999	Asset Class:	Global Fixed Income
Total Value:	\$20,328,251	Management Expense Ratio (MER):	2.83%
Net Asset Value per Unit:	\$19.28	Portfolio Manager:	Franklin Templeton Investments Corp.
Number of Units Outstanding:	1,054,227	Portfolio Turnover Rate:	10.72%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

The objective of the segregated fund is to invest in units of the Templeton Global Bond Fund or a substantially similar fund.

The underlying fund objective is high current income with capital appreciation by investing primarily in fixed income securities and preferred shares issued around the world.

Top 10 Investments

1. Canada Government 0.00 % 28-Jan-2016
2. Indonesia Government 8.38 % 15-Mar-2024
3. South Korea Government 3.00 % 10-Dec-2016
4. Portugal Government 3.88 % 15-Feb-2030
5. Poland Government 0.00 % 25-Jan-2016
6. Canada Government 0.00 % 25-Feb-2016
7. Indonesia Government 9.50 % 15-Jul-2023
8. Brazil Government 6.00 % 15-Aug-2022
9. Serbia Government 7.25 % 28-Sep-2021
10. Philippines Government 1.63 % 25-Apr-2016

Total Investments: 210 securities

The top 10 investments make up 21.93% of the fund.

How risky is it?

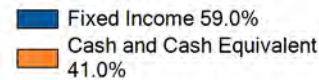
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Are there any guarantees?

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Investment segmentation (December 31, 2015)



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

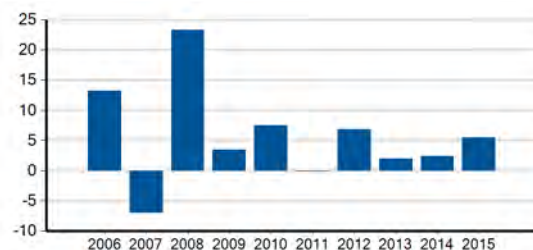
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,697.33. This works out to an average of 5.43% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years. In the last 10 years the fund was up in value 8 years and down in value 2 years of the 10.



Equitable Life Templeton Global Bond Fund

December 31, 2015

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Seeking a diversified portfolio of high quality Canadian, American and overseas bonds and other fixed income investments
- Willing to accept a low to moderate level of risk and are investing for the medium to long term
- Seeking current income from global issuers

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable Life pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable Life. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable Life pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

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Trailing commission

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Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.30%	0.26%	0.05%	2.83%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

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- The amount returned will be the lesser of the amount you invested or the value of the fund if it has gone down.
- The amount returned will include a refund of any sales charges or other fees you paid.

For more information

This summary may not contain all the information you need. Please read the insurance contract and the Information Folder.

The Equitable Life Insurance Company of Canada
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Phone no. 519.886.5210
 Toll free: 1.800.668.4095
 e-mail: customer-service@equitable.ca
 website: www.equitable.ca

Quick facts

Date of Inception:	January 2004	Asset Class:	Global Equity Balanced
Total Value:	\$9,220,206	Management Expense Ratio (MER):	3.31%
Net Asset Value per Unit:	\$15.67	Portfolio Manager:	Invesco Canada Ltd.
Number of Units Outstanding:	588,342	Portfolio Turnover Rate:	4.28%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

The objective of the segregated fund is to invest in units of the Trimark Global Balanced Fund or a substantially similar fund.

The underlying fund objective is to seek to provide a high total investment return through a combination of income and strong capital growth. The fund holds a balanced portfolio of equities, convertible and fixed-income securities issued by governments - federal, provincial or municipal, or corporations anywhere in the world.

Top 10 Investments

1. Invesco Canadian Dollar Cash Management Fund Series I
2. Hyundai Mobis Co Ltd
3. Microsoft Corp
4. Invesco U.S. Dollar Cash Management Fund Series I
5. Ross Stores Inc
6. Cisco Systems Inc
7. Anthem Inc
8. Canada Government 1.50 % 01-Feb-2017
9. Oracle Corp
10. Medtronic Inc

Total Investments: 135 securities

The top 10 investments make up 32.99% of the fund.

How risky is it?

The value of your investments can go down.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2015)



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

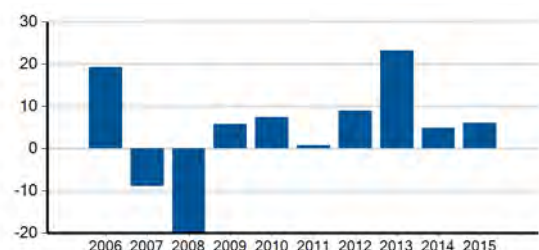
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,479.39. This works out to an average of 3.99% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years. In the last 10 years the fund was up in value 8 years and down in value 2 years of the 10.



Equitable Life Trimark Global Balanced Fund

December 31, 2015

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Looking for exposure to a balanced portfolio of equities and fixed income investments from around the globe that possess strong income and growth potential
- Willing to accept a low to moderate level of risk
- Seeking income and capital growth potential over time (at least five years) through active management

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable Life pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable Life. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable Life pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your Information Folder.

Trailing commission

Equitable Life pays your advisor a trailing commission of up to 1.0% for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly.

Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.88%	0.13%	0.10%	3.31%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

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Quick facts

Date of Inception:	February 1999	Asset Class:	U.S. Equity
Total Value:	\$18,800,661	Management Expense Ratio (MER):	3.31%
Net Asset Value per Unit:	\$17.00	Portfolio Manager:	MFS Investment Management Canada Limited
Number of Units Outstanding:	1,105,873	Portfolio Turnover Rate:	23.11%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

The objective of the segregated fund is to invest in units of the MFS US Equity Core Fund or a substantially similar fund.

The underlying fund objective is to seek to provide capital appreciation through an actively managed, diversified portfolio of primarily US companies, purchased at reasonable prices, is the most effective means of delivering consistent, long-term outperformance on a risk-adjusted basis.

Top 10 Investments

1. JPMorgan Chase & Co
2. Danaher Corp
3. Visa Inc
4. Alphabet Inc
5. Thermo Fisher Scientific Inc
6. Bank of America Corp
7. Johnson & Johnson
8. Wells Fargo & Co
9. American Tower Corp
10. Alphabet Inc

Total Investments: 86 securities

The top 10 investments make up 24.00% of the fund.

How risky is it?

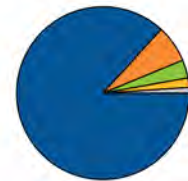
The value of your investments can go down.



Are there any guarantees?

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Investment segmentation (December 31, 2015)



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

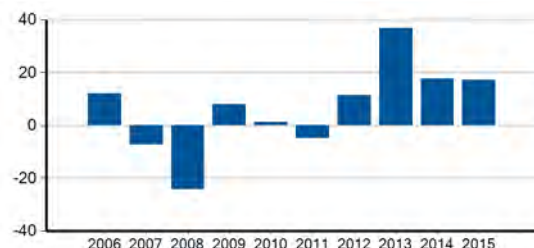
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,719.19. This works out to an average of 5.57% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years. In the last 10 years the fund was up in value 7 years and down in value 3 years of the 10.



American Growth Fund

December 31, 2015

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Looking for U.S. equity investments with attractive long-term growth prospects
- Willing to accept a moderate level of risk
- Seeking capital growth over time through active management (at least five years)

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable Life pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable Life. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable Life pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your Information Folder.

Trailing commission

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Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.35%	0.40%	0.10%	3.31%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

- You can change your mind about purchasing the contract or any instruction you give, within two business days of the earlier of the date you received confirmation or five business days after it is mailed.
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 website: www.equitable.ca

Quick facts

Date of Inception:	June 1992	Asset Class:	Canadian Focused Equity
Total Value:	\$38,773,297	Management Expense Ratio (MER):	2.88%
Net Asset Value per Unit:	\$32.14	Portfolio Manager:	MFS Investment Management Canada Limited
Number of Units Outstanding:	1,206,241	Portfolio Turnover Rate:	14.52%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

The objective of the segregated fund is to invest in units of the MFS Canadian Equity Plus Fund or a substantially similar fund.

The underlying fund objective is to seek capital appreciation by focusing investment in Canadian companies that offer either good relative value or strong earnings growth, in combination with financial strength and a sustainable business model.

Top 10 Investments

1. Toronto-Dominion Bank
2. Royal Bank of Canada
3. Canadian National Railway Co
4. Suncor Energy Inc
5. Bank of Nova Scotia
6. Manulife Financial Corp
7. Valeant Pharmaceuticals International Inc
8. Canadian Natural Resources Ltd
9. TransCanada Corp
10. Element Financial Corp

Total Investments: 240 securities

The top 10 investments make up 33.01% of the fund.

How risky is it?

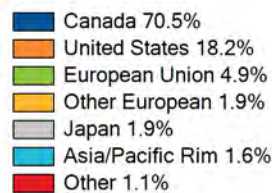
The value of your investments can go down.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2015)



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

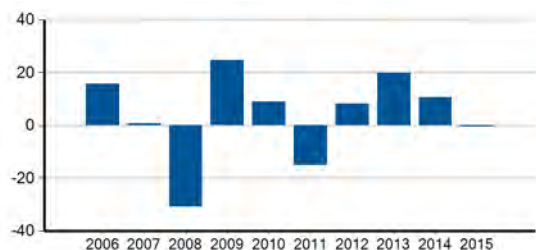
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,333.26. This works out to an average of 2.92% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years. In the last 10 years the fund was up in value 7 years and down in value 3 years of the 10.



Canadian Stock Fund

December 31, 2015

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Looking for a blend of Canadian equities and some foreign equities
- Willing to accept moderate share-price volatility
- Seeking capital growth over time through active management (at least five years)

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable Life pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable Life. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable Life pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your Information Folder.

Trailing commission

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Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.14%	0.40%	0.10%	2.88%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

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Quick facts

Date of Inception:	September 2006	Asset Class:	Canadian Equity
Total Value:	\$9,481,148	Management Expense Ratio (MER):	3.18%
Net Asset Value per Unit:	\$6.91	Portfolio Manager:	Acuity Investment Management Inc.
Number of Units Outstanding:	1,372,647	Portfolio Turnover Rate:	4.92%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

The objective of the segregated fund is to invest in units of the Acuity Pooled Pure Canadian Equity Fund or a substantially similar fund.

The underlying fund objective is to invest primarily in equity securities, including income trusts, preferred shares, warrants and securities convertible into equity securities of Canadian issuers. The fund will not hold any foreign property.

Top 10 Investments

1. Cash and Cash Equivalents
2. Royal Bank of Canada
3. Toronto-Dominion Bank
4. Alimentation Couche-Tard Inc
5. Bank of Nova Scotia
6. Boyd Group Income Fund
7. Bank of Montreal
8. Canadian Tire Corp Ltd
9. Canadian Imperial Bank of Commerce
10. Brookfield Asset Management Inc

Total Investments: 51 securities

The top 10 investments make up 45.04% of the fund.

How risky is it?

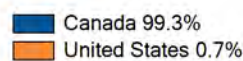
The value of your investments can go down.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2015)



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

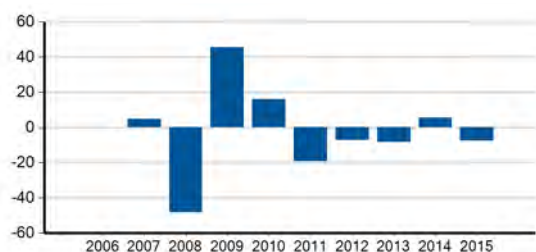
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund since inception has \$690.73. This works out to an average of -3.91% a year.

Year-by-year returns

This chart shows how the fund has performed since inception. Since inception the fund was up in value 4 years and down in value 5 years of the 9.



Equitable Life Acuity Pure Canadian Equity Fund

December 31, 2015

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Searching for a core domestic equity holding for their portfolio
- Looking for equity exposure to large Canadian companies
- Willing to accept a moderate level of risk

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable Life pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable Life. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable Life pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your Information Folder.

Trailing commission

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Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.76%	0.10%	0.10%	3.18%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

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 website: www.equitable.ca

Quick facts

Date of Inception:	September 2006	Asset Class:	Global Equity
Total Value:	\$19,367,164	Management Expense Ratio (MER):	3.22%
Net Asset Value per Unit:	\$25.71	Portfolio Manager:	1832 Asset Management L.P.
Number of Units Outstanding:	753,248	Portfolio Turnover Rate:	12.62%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

The objective of the segregated fund is to invest in units of the Dynamic Power Global Growth Class or a substantially similar fund.

The underlying fund objective is to provide long-term capital growth through investment in a broadly diversified portfolio consisting primarily of equity securities of businesses based outside of Canada.

Top 10 Investments

1. NetEase Inc
2. EPAM Systems Inc
3. Ctrip.Com International Ltd
4. Palo Alto Networks Inc
5. Ulta Salon Cosmetics and Fragrance Inc
6. Amazon.com Inc
7. Salesforce.com Inc
8. Sysmex Corp
9. JD.com Inc
10. Alphabet Inc

Total Investments: 23 securities

The top 10 investments make up 59.92% of the fund.

How risky is it?

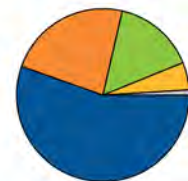
The value of your investments can go down.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2015)



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

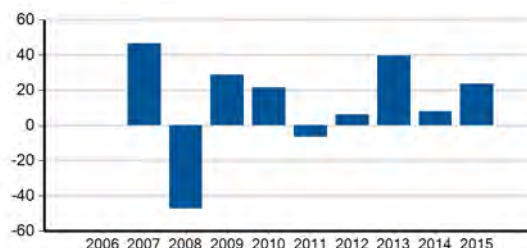
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund since inception has \$2,571.13. This works out to an average of 10.71% a year.

Year-by-year returns

This chart shows how the fund has performed since inception. Since inception the fund was up in value 7 years and down in value 2 years of the 9.



Equitable Life Dynamic Power Global Growth Fund

December 31, 2015

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Searching for a core foreign equity holding for their portfolio
- Looking for equity exposure to large companies from around the globe
- Willing to accept a moderate level of risk
- Seeking capital growth potential through active management over time (at least five years)

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable Life pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable Life. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable Life pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

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Trailing commission

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Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.72%	0.10%	0.10%	3.22%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

- You can change your mind about purchasing the contract or any instruction you give, within two business days of the earlier of the date you received confirmation or five business days after it is mailed.
- You must tell us in writing, by email, fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested or the value of the fund if it has gone down.
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For more information

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The Equitable Life Insurance Company of Canada
 One Westmount Road North
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 Phone no. 519.886.5210
 Toll free: 1.800.668.4095
 e-mail: customer-service@equitable.ca
 website: www.equitable.ca

Quick facts

Date of Inception:	January 2004	Asset Class:	Canadian Focused Equity
Total Value:	\$13,063,572	Management Expense Ratio (MER):	3.25%
Net Asset Value per Unit:	\$22.12	Portfolio Manager:	Invesco Canada Ltd.
Number of Units Outstanding:	590,631	Portfolio Turnover Rate:	1.72%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

The objective of the segregated fund is to invest in units of the Invesco Canadian Premier Growth Fund or a substantially similar fund.

The underlying fund objective is to seek to generate long-term capital growth by investing mainly in a diversified portfolio of Canadian equity securities with a strong growth potential.

Top 10 Investments

1. Alimentation Couche-Tard Inc
2. Invesco Canadian Dollar Cash Management Fund Series I
3. Sky PLC
4. CGI Group Inc
5. Power Corp of Canada
6. Onex Corp
7. Canadian National Railway Co
8. Fairfax Financial Holdings Ltd
9. Brookfield Asset Management Inc
10. Deutsche Boerse AG

Total Investments: 84 securities

The top 10 investments make up 33.05% of the fund.

How risky is it?

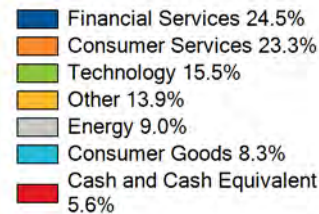
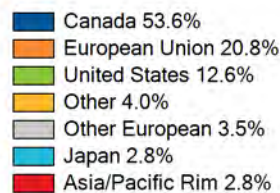
The value of your investments can go down.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2015)



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

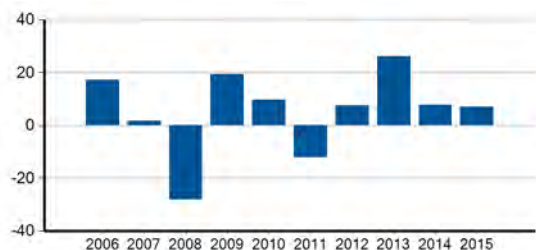
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,545.11. This works out to an average of 4.45% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years. In the last 10 years the fund was up in value 8 years and down in value 2 years of the 10.



Equitable Life Invesco Canadian Premier Growth Fund

December 31, 2015

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Searching for a core Canadian equity holding for their portfolio
- Looking for exposure to quality Canadian companies with strong growth potential
- Willing to accept a moderate level of risk
- Seeking capital growth potential over time (at least five years)

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable Life pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable Life. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable Life pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your Information Folder.

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Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.70%	0.23%	0.10%	3.25%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

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 website: www.equitable.ca

Quick facts

Date of Inception:	April 1999	Asset Class:	Canadian Equity
Total Value:	\$26,142,615	Management Expense Ratio (MER):	2.86%
Net Asset Value per Unit:	\$31.31	Portfolio Manager:	MFS Investment Management Canada Limited
Number of Units Outstanding:	834,851	Portfolio Turnover Rate:	12.86%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

The objective of the segregated fund is to invest in units of the MFS Canadian Equity Value Fund or a substantially similar fund.

The underlying fund objective is to seek capital appreciation by investing primarily in Canadian companies that offer good relative value, financial strength, and a sustainable business model.

Top 10 Investments

1. Toronto-Dominion Bank
2. Royal Bank of Canada
3. Suncor Energy Inc
4. Canadian National Railway Co
5. Bank of Nova Scotia
6. Canadian Natural Resources Ltd
7. Manulife Financial Corp
8. Valeant Pharmaceuticals International Inc
9. TransCanada Corp
10. CCL Industries Inc

Total Investments: 54 securities

The top 10 investments make up 48.10% of the fund.

How risky is it?

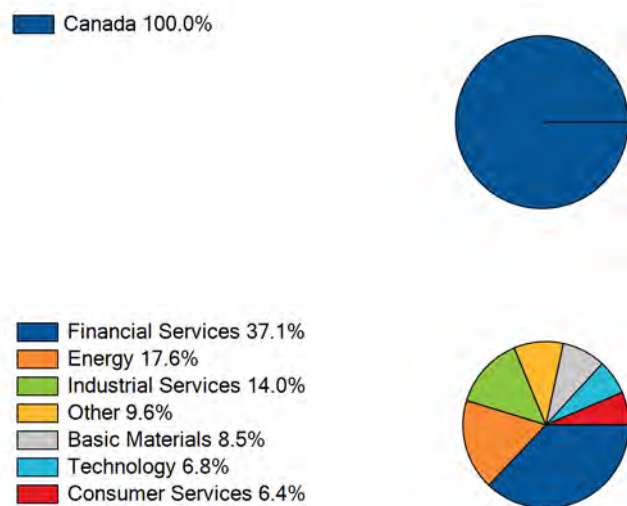
The value of your investments can go down.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2015)



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

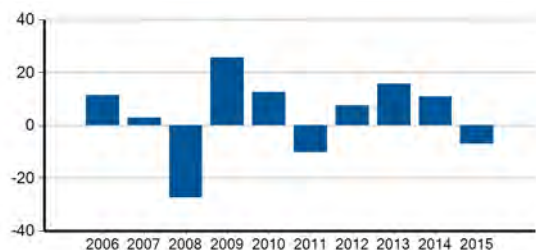
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,350.32. This works out to an average of 3.05% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years. In the last 10 years the fund was up in value 7 years and down in value 3 years of the 10.



Equitable Life MB Canadian Equity Value Fund

December 31, 2015

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Searching for a conservative domestic equity holding for their portfolio
- Looking for exposure to large Canadian companies
- Willing to accept a moderate level of risk
- Seeking capital growth over time through active management (at least five years)

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable Life pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable Life. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable Life pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your Information Folder.

Trailing commission

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Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.15%	0.40%	0.10%	2.86%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

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 website: www.equitable.ca

Quick facts

Date of Inception:	January 2005	Asset Class:	Global Equity
Total Value:	\$28,576,362	Management Expense Ratio (MER):	3.54%
Net Asset Value per Unit:	\$14.66	Portfolio Manager:	Franklin Templeton Investments Corp.
Number of Units Outstanding:	1,948,887	Portfolio Turnover Rate:	8.84%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

The objective of the segregated fund is to invest in units of the Franklin Quotential Diversified Equity Portfolio or a substantially similar fund.

The underlying fund objective is long-term capital appreciation by investing primarily in a diversified mix of equity mutual funds.

Top 10 Investments

1. Franklin Mutual Global Discovery Fund series O
2. Franklin World Growth Fund Series O
3. Franklin U.S. Core Equity Fund Series O
4. Franklin Mutual European Fund Series O
5. Franklin Flex Cap Growth Fund Series O
6. Franklin U.S. Rising Dividends Fund Series O
7. Franklin Bissett Canadian Equity Fund Series O
8. SPDR EURO STOXX 50 ETF
9. Templeton International Stock Fund Series O
10. Franklin Japan Fund Series P

Total Investments: 22 securities

The top 10 investments make up 71.66% of the fund.

How risky is it?

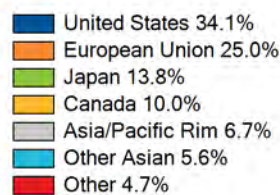
The value of your investments can go down.



Are there any guarantees?

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Investment segmentation (December 31, 2015)



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

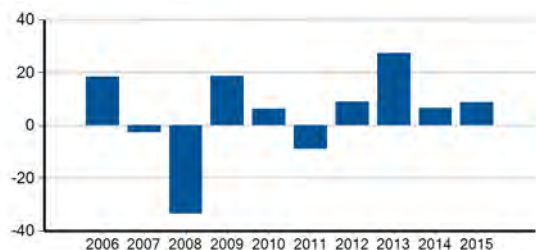
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,409.51. This works out to an average of 3.49% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years. In the last 10 years the fund was up in value 7 years and down in value 3 years of the 10.



Equitable Life Quotential Diversified Equity Portfolio

December 31, 2015

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Searching for a core global equity holding for their portfolio
- Looking for exposure to high-quality, industry-leading companies anywhere in the world
- Seeking exposure to the global economy and the growth potential of multinational corporations
- Willing to accept a moderate level of risk

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable Life pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable Life. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable Life pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your Information Folder.

Trailing commission

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Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	3.15%	0.60%	0.10%	3.54%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

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Quick facts

Date of Inception:	April 1999	Asset Class:	Global Equity
Total Value:	\$6,867,503	Management Expense Ratio (MER):	3.37%
Net Asset Value per Unit:	\$14.20	Portfolio Manager:	Franklin Templeton Investments Corp.
Number of Units Outstanding:	483,621	Portfolio Turnover Rate:	8.07%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

The objective of the segregated fund is to invest in units of the Templeton Growth Fund or a substantially similar fund.

The underlying fund objective seeks to achieve long-term capital appreciation by investing primarily in equity securities of companies around the world, and fixed income securities issued by governments or companies of any country. The fund may invest in any country or industry in any proportion.

Top 10 Investments

1. Citigroup Inc
2. Microsoft Corp
3. Teva Pharmaceutical Industries Ltd
4. Amgen Inc
5. Samsung Electronics Co Ltd
6. Medtronic Inc
7. Comcast Corp
8. Roche Holding AG
9. Gilead Sciences Inc
10. Aviva PLC

Total Investments: 105 securities

The top 10 investments make up 20.35% of the fund.

How risky is it?

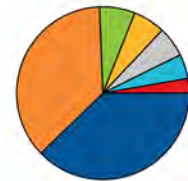
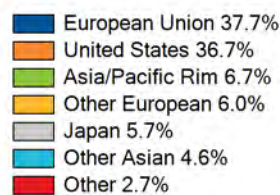
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Investment segmentation (December 31, 2015)



How has the fund performed?

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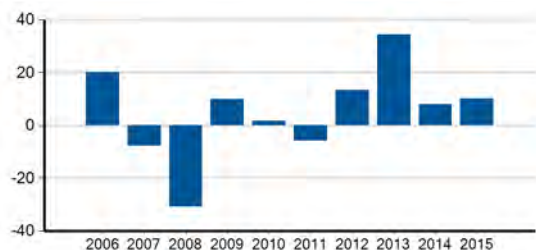
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,457.49. This works out to an average of 3.84% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years. In the last 10 years the fund was up in value 7 years and down in value 3 years of the 10.



Equitable Life Templeton Growth Fund

December 31, 2015

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Searching for a core foreign equity holding for their portfolio
- Looking for equity exposure to large companies from around the globe
- Willing to accept a moderate level of risk
- Seeking capital growth potential through active management over time (at least five years)

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable Life pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable Life. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable Life pays your advisor a commission of up to 2.1%.

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Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.94%	0.13%	0.10%	3.37%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

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 e-mail: customer-service@equitable.ca
 website: www.equitable.ca

Quick facts

Date of Inception:	January 2004	Asset Class:	European Equity
Total Value:	\$9,947,410	Management Expense Ratio (MER):	3.66%
Net Asset Value per Unit:	\$19.65	Portfolio Manager:	Invesco Canada Ltd.
Number of Units Outstanding:	506,125	Portfolio Turnover Rate:	17.19%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

The objective of the segregated fund is to invest in units of the Trimark Europlus Fund or a substantially similar fund.

The underlying fund objective is to seek to produce strong capital growth over the long-term; it invests mainly in equities focusing on companies located in Europe, including Eastern European countries and the Commonwealth of Independent States (countries of the former Soviet Union). The fund may from time to time invest in companies located in other countries, generally in the Mediterranean region.

Top 10 Investments

1. Cash and Cash Equivalents
2. Invesco U.S. Dollar Cash Management Fund Series I
3. Experian PLC
4. Anheuser-Busch InBev SA
5. Unilever NV
6. Diageo PLC
7. Nestle SA
8. Nielsen NV
9. Accenture PLC
10. Carl Zeiss Meditec AG

Total Investments: 27 securities

The top 10 investments make up 60.30% of the fund.

How risky is it?

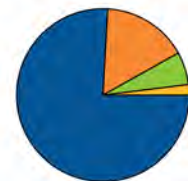
The value of your investments can go down.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2015)



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

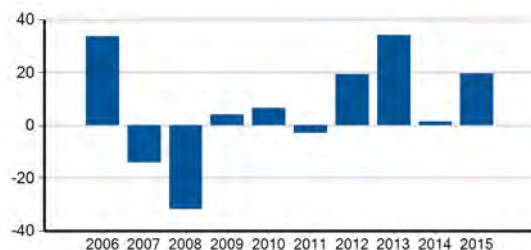
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,638.23. This works out to an average of 5.06% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years. In the last 10 years the fund was up in value 7 years and down in value 3 years of the 10.



Equitable Life Trimark Europlus Fund

December 31, 2015

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Looking for exposure to a diversified portfolio of high-quality, industry-leading European equities with strong growth potential
- Willing to accept a moderate level of risk
- Seeking capital growth over time through active management (at least five years)

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable Life pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable Life. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable Life pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your Information Folder.

Trailing commission

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Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	3.20%	0.13%	0.10%	3.66%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

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For more information

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 e-mail: customer-service@equitable.ca
 website: www.equitable.ca

Quick facts

Date of Inception:	September 2006	Asset Class:	International Equity
Total Value:	\$5,723,500	Management Expense Ratio (MER):	3.28%
Net Asset Value per Unit:	\$13.15	Portfolio Manager:	Invesco Canada Ltd.
Number of Units Outstanding:	435,140	Portfolio Turnover Rate:	10.50%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

The objective of the segregated fund is to invest in units of the Trimark International Companies Fund or a substantially similar fund.

The underlying fund objective is to seek to provide strong capital growth over the long term. The fund invests primarily in securities of issuers located outside of Canada and the United States.

Top 10 Investments

1. Invesco Canadian Dollar Cash Management Fund Series I
2. Anheuser-Busch InBev SA
3. Fosun International Ltd
4. Samsung Electronics Co Ltd
5. Experian PLC
6. Kweichow Moutai Co Ltd
7. Diageo PLC
8. Alibaba Group Holding Ltd
9. Sinopharm Group Co Ltd
10. Nielsen NV

Total Investments: 51 securities

The top 10 investments make up 37.37% of the fund.

How risky is it?

The value of your investments can go down.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2015)



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

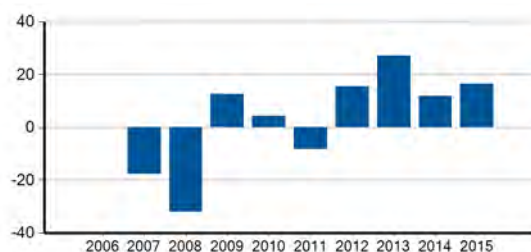
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund since inception has \$1,315.30. This works out to an average of 3.00% a year.

Year-by-year returns

This chart shows how the fund has performed since inception. Since inception the fund was up in value 6 years and down in value 3 years of the 9.



Equitable Life Trimark International Companies Fund

December 31, 2015

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Searching for a core foreign equity holding for their portfolio
- Looking for equity exposure to large non-North American companies from around the globe
- Willing to accept a moderate level of risk
- Seeking capital growth potential through active management over time (at least five years)

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable Life pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable Life. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable Life pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your Information Folder.

Trailing commission

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Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.77%	0.10%	0.10%	3.28%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

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 website: www.equitable.ca

Quick facts

Date of Inception:	September 2006	Asset Class:	Asia Pacific Equity
Total Value:	\$10,623,596	Management Expense Ratio (MER):	3.18%
Net Asset Value per Unit:	\$16.07	Portfolio Manager:	1832 Asset Management L.P.
Number of Units Outstanding:	661,046	Portfolio Turnover Rate:	12.60%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

The objective of the segregated fund is to invest in units of the Dynamic Far East Value Fund or a substantially similar fund.

The underlying fund objective is to achieve long-term capital growth primarily through investments in equity securities of businesses in the Far East.

Top 10 Investments

1. Vietnam Dairy Products Joint Stock Co
2. LIC Housing Finance Ltd
3. Zenkoku Hosho Co Ltd
4. Ananda Development PCL
5. Kweichow Moutai Co Ltd
6. Sumitomo Mitsui Financial Group Inc
7. China Vanke Co Ltd
8. Value Partners Group Ltd
9. AAC Technologies Holdings Inc
10. Xinyi Solar Holdings Ltd

Total Investments: 67 securities

The top 10 investments make up 27.70% of the fund.

How risky is it?

The value of your investments can go down.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2015)



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

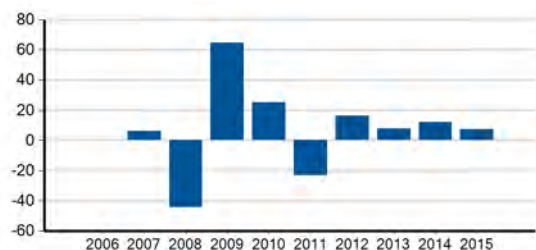
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund since inception has \$1,607.10. This works out to an average of 5.24% a year.

Year-by-year returns

This chart shows how the fund has performed since inception. Since inception the fund was up in value 7 years and down in value 2 years of the 9.



Equitable Life Dynamic Far East Value Fund

December 31, 2015

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Searching for a core foreign equity holding for their portfolio
- Looking for equity exposure to large companies primarily from the Asian-Pacific Rim region
- Willing to accept a moderate to high level of risk
- Seeking capital growth potential through active management over time (at least five years)

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable Life pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable Life. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable Life pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your Information Folder.

Trailing commission

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Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.72%	0.10%	0.10%	3.18%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

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 website: www.equitable.ca

Quick facts

Date of Inception:	January 2004	Asset Class:	Global Small/Mid Cap Equity
Total Value:	\$9,981,953	Management Expense Ratio (MER):	3.56%
Net Asset Value per Unit:	\$18.11	Portfolio Manager:	Mackenzie Financial Corporation
Number of Units Outstanding:	551,316	Portfolio Turnover Rate:	12.84%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

The objective of the segregated fund is to invest in units of the Mackenzie Global Small Cap Growth Class or a substantially similar fund.

The underlying fund objective is to pursue long-term capital growth by investing primarily in equity securities of small- and mid-capitalization companies anywhere in the world.

Top 10 Investments

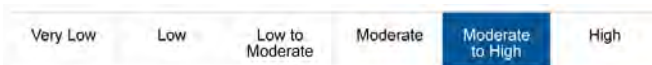
1. iShares Russell 2000 ETF
2. Optimal Payments PLC
3. Lattice Semiconductor Corp
4. NMC Health PLC
5. iShares MSCI EAFE Small-Cap ETF
6. Bottomline Technologies DE Inc
7. Signature Bank
8. IBERIABANK Corp
9. MARR SpA
10. Textura Corp

Total Investments: 88 securities

The top 10 investments make up 29.23% of the fund.

How risky is it?

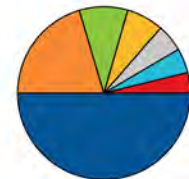
The value of your investments can go down.



Are there any guarantees?

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Investment segmentation (December 31, 2015)



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

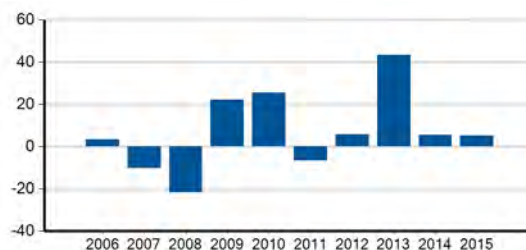
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,737.68. This works out to an average of 5.68% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years. In the last 10 years the fund was up in value 7 years and down in value 3 years of the 10.



Equitable Life Mackenzie Global Small Cap Growth Fund

December 31, 2015

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Searching for equity exposure in small to mid-sized global companies
- Willing to accept a moderate to high level of risk and price volatility
- Seeking above-average capital growth through active management over time (at least five years)

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable Life pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable Life. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable Life pays your advisor a commission of up to 2.1%.

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Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	3.05%	0.21%	0.10%	3.56%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

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Works for me.®

Canadians have turned to Equitable Life since 1920 to protect what matters most. We work with you to offer solutions that provide good value, and help you navigate those solutions to meet the needs of your clients.

But we're not your typical financial services company. We have the knowledge, experience and ability to find solutions that work for you and your clients. 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.

While Equitable Life has made every effort to ensure the accuracy of the information presented here, the policy contract governs in all cases.



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