competitive EDGE

Contact us at EquitableLifeMarketing@equitable.ca   *version française*

New Dividend Scale effective July 1, 2018

Equitable Life's Board of Directors has approved a change to the dividend scale effective July 1, 2018. The dividend scale interest rate will change from **6.5%** to **6.35%.** This change will affect each series of policies differently. Learn more.

Additionally, the **policy loan rate** will decrease from **7.0%** to **6.85%** effective June 30, 2018. This applies to all new and existing policy loans, including automatic premium loans on Equimax® policies that have a policy number beginning with 300 followed by six digits.

The participating account **rate of return** as of December 31, 2017 is **6.9%**. This is net of investment expenses and includes returns from policy loans.

Earn CE credits! New Equitable Life webcasts

Here's your opportunity to earn extra continuing education (CE) credits. It's easy!

1) **Register** using the links below
2) **Watch** the webcast at your leisure
3) Complete the short **quiz**
4) **Print** your CE certificate right from the webcast toolbar

Double Feature - The Evolution of Underwriting & Managing Through Volatility

The Approach: Serving the client through needs-based sales practices

Dynamic Funds: Market insights with David L. Fingold of Dynamic Funds®

Franklin Templeton: An overview of the Franklin Templeton Investments quotential program.

Coming May 30th EAMG: A conversation with Equitable Asset Management Group

Advisor Code of Conduct

At Equitable Life®, we are committed to the fair treatment of customers in every aspect of the insurance process and we know that our distribution partners have that same commitment. Our revised Advisor Code of Conduct sets out our expectations of advisors in their dealings with clients and other stakeholders. This code forms part of an advisor's contractual relationship with Equitable Life.

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New! Preferred Pricing

Equitable Life's Pivotal Select Preferred Pricing Program

At Equitable Life®, we know the importance of clients reaching their investment goals. By offering lower management fees on our Pivotal Select™ products, we can help your clients achieve their goals sooner. That's why we created our Pivotal Select Preferred Pricing Program.

Equitable Life's new Preferred Pricing Program is designed to reduce the management fees on Pivotal Select™ products and give policy owners a chance to reach their investment goals sooner. Pivotal Select policy owners with at least $250,000 in assets automatically receive a management fee reduction (MFR). The MFR is based on the market value of the total assets within a single Pivotal Select contract. There is no registration required to join the program. The MFR will be applied on a monthly basis. The MFR is based on a tiered market value threshold. Learn more.

Updated! Universal life 'fund facts' (1193)

Download an updated version of 1193: Universal Life Savings & Investment Options. This guide includes investment objectives, allocations, top 10 holdings and performance as of December 31, 2017.

Updated! 1360 Participating Account Quarterly Update

1360 Participating Account Asset Mix Quarterly Update[1] now shows Q1 asset allocation data as of March 31, 2018.

[1]Available in English and French. Chinese coming soon.

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