

On April 2, 2013, Equitable Life of Canada® invites your clients to...

GET CONNECTED



Equitable Client Access™ is a new online tool which gives Individual Insurance and Savings and Retirement clients* instant access to details about their Equitable Life investment holdings, payout annuities, life and critical illness insurance policies.

Online access. Whenever. Wherever.

WHAT'S NEW FOR CLIENTS?

By registering for Equitable Client Access™, clients can access information such as:

- **Details of investment holdings** including:
 - Up-to-date market value of investments,
 - Guaranteed Interest Account (GIA) maturity dates and values,
 - Premium amounts, death and maturity guarantees and beneficiary information,
 - Recent account activity.
- **Details of Payout Annuities** including:
 - Next payment date,
 - Annual income and payment guarantee details,
 - Beneficiary and Annuitant information.
- **Coverage information for Life and Critical Illness insurance policies** including:
 - Total death benefit and designated beneficiaries,
 - Current cash value (if applicable),
 - Policy premium information including amount, payment method and next payment due date.
- **Advisor contact information** should your clients have questions or want advice about their financial plan.

HOW WILL WE LET CLIENTS KNOW ABOUT EQUITABLE CLIENT ACCESS™?

- **For new clients:** Starting in April, all welcome letters sent to clients for new policies will include an Equitable Client Access™ flyer.
- **For existing clients:** For clients who can have access, a flyer will be included in their statement.

[VIEW CLIENT FLYER](#)

* Policies that can be viewed on Equitable Client Access™ include Equimax® participating whole life issued on or after January 1, 2008, investment and payout annuity policies, Universal Life, Term, and Critical illness insurance policies.

WHAT'S NEW FOR ADVISORS?

How you access the Individual Inquiry screens on EquiNet® has not changed, but what you'll see when you get there has. In addition to seeing the same information your clients will see on Equitable Client Access™, you'll find the Additional Advisor Information that you use to manage your clients' portfolios.

COMMISSION INFORMATION

Before

Agent Information				
Serving Agent: Branch:			Agent Number: Agent Status: ACTIVE	
Commissions				
Coverage Number	Plan Description	Minimum Commission Target	Maximum Commission Target	Commissions YTD
03	EQUATION - VARIABLE UNIVERSAL LIFE, PARTICIPATING	\$3,964.00	\$8,300.00	\$39.64
05	Guaranteed Deposit Account	\$0.00	\$0.00	\$0.00
06	Shuttle - Guaranteed Deposit Account	\$0.00	\$0.00	\$230.33

After

Name	Mr. Client			
Phone	XXX-XXX-XXXX			
Additional Advisor Information				
Agent Number	XXXXX			
Branch	Name of Agency			
Agent Status	Active			
Email	email@address.ca			
Commissions				
Coverage Number	Plan Description	Minimum Commission Target	Maximum Commission Target	Commissions YTD
03	EQUATION - VARIABLE UNIVERSAL LIFE, PARTICIPATING	\$3,964.00	\$8,300.00	\$39.64
05	Guaranteed Deposit Account	\$0.00	\$0.00	\$0.00
06	Shuttle - Guaranteed Deposit Account	\$0.00	\$0.00	\$230.33
Commission details can be obtained through Compensation/Pending Business Inquiry . If unavailable, please contact your Regional Service Representative (RSR)				

INVESTMENT INFORMATION

Before

Investment Values				
Description	Account Value	Cash Surrender Amount	Units Held	Unit Value
Guaranteed Interest Account	\$6,651.06	\$6,221.67		
Canadian Stock Fund	\$3,415.31	\$3,415.31	143.585000000	\$23.786000000
Equitable Life Templeton Global Bond Fund	\$3,502.45	\$3,502.45	201.221000000	\$17.406000000
GDA Maturity Values				
Rollover Date	Current Interest Rate		Maturity Value	
20OCT2019	2.5000%		\$7,880.92	

After

Personal Investment Portfolio (000222106)

Back to Account Overview

Contract Type

RRSP ⓘ

Issue Date

December 20, 1985

Market Value

\$13,568.82

Investments

Payments

Transactions

Beneficiary

Advisor

Owner

Annuitant

Funds withdrawn may be subject to tax withholding or deduction

Fund Name

Units Held

Unit Value

Market Value

Guaranteed Interest Account

\$6,651.06

Canadian Stock Fund ⓘ

143.585

\$23.786

\$3,415.31

Equitable Life Templeton Global Bond Fund ⓘ

201.221

\$17.406

\$3,502.45

GIA/GDA Maturity Values ⓘ

* Maturity values below are approximate and subject to final calculation by the Company

Maturity Date

Maturity Value

Reinvestment Directions

Purchase Date

Original Deposit

Rate

Current Value

Oct 20, 2019

\$7,880.92

As Directed

Sep 21, 2011

\$6,455.56

2.5000 %

\$6,651.06

Maturing Money

10000

8000

6000

4000

INSURANCE INFORMATION

Before

Coverage Information										
Death Benefit Option: Premium Protector					Cost of Insurance: YRT Cost of Insurance Type					
Coverage Number	Plan	Face Amount	Issue Date	Coverage Status	ADB Face Amount	AIB	Transition	Maturity/Expiry Date	Death Benefit	Date
03	EQUATION - VARIABLE UNIVERSAL LIFE, PARTICIPATING	\$200,000.00	11FEB2000	PREMIUM PAYING	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	11APR2061	\$308,864.50	11DEC2012

After

EQUATION - VARIABLE UNIVERSAL LIFE... (000531837)

Coverage

Payments

Transactions

Investments

Beneficiary

Advisor

Owner

Values

Overview

Death Benefit Option

Premium Protector

Cost of Insurance

YRT Cost of Insurance Type

EQUATION - VARIABLE UNIVERSAL LIFE, PARTICIPATING

Face Amount

\$200,000.00

Insured

Ms. Client

Gender

Female

Date of Birth

March 30, 1941

Issue Date

February 11, 2000

Coverage Status

Premium Paying

Premium End Date

February 11, 2041

Accidental Death Benefit

\$0.00

Death Benefit

\$308,864.50 (As of Dec 11, 2012)

Premium Change Date

February 11, 2041

WHAT'S COMING FOR EQUIMAX?

By mid-April, we will be enhancing the reporting for Equimax® participating whole life policies issued on or after January 1, 2008. An Inforce Illustration will automatically be generated at the policy anniversary and posted to your secure EquiNet® inbox along with your copy of the client statement.

Clients who have registered for Equitable Client Access™ will have a copy of the Inforce Illustration posted to their secure inbox as well.

A snapshot from the new Inforce Illustration

Dividend Option: Paid Up Additions

How Dividends can affect your policy:

Fluctuations in dividends will significantly affect the non-guaranteed values of your Equimax Policy. The non-guaranteed values include, but are not limited to, the Total Cash Value and the Total Death Benefit of the Equimax plan being illustrated. If you have elected an illustration with Premium Offset, it is important to note that this too is affected by Dividends. Lower dividends than those projected in this illustration will require the payment of additional premiums beyond the Premium Offset Point illustrated. The Alternate Dividend Scale (Current Dividend Scale Minus 1%) and Alternate Dividend Scale (Current Dividend Scale Minus 2%) demonstrate how a reduction in the current dividend scale interest rate component (by 1% or 2% respectively) can affect your policy values and Premium Offset Point (if applicable). These alternate dividend scales are not intended to provide you with a "worst case" scenario as the amount of dividends are not guaranteed.

Comparative Table

	Guaranteed Values			Non Guaranteed Values					
				Current Dividend Scale		Alternate Dividend Scale (Current Minus 1%)		Alternate Dividend Scale (Current Minus 2%)	
Year	Required Annual Premium	Cash Value	Death Benefit	Total Cash Value	Total Death Benefit	Total Cash Value	Total Death Benefit	Total Cash Value	Total Death Benefit
5	\$7,155.00	\$0	\$500,000	\$25,129	\$757,110	\$25,129	\$757,110	\$25,129	\$757,110
10	\$7,155.00	\$35,000	\$500,000	\$96,210	\$1,020,734	\$95,985	\$1,018,816	\$95,985	\$1,018,816
25	\$0.00	\$156,500	\$500,000	\$468,380	\$2,032,912	\$445,957	\$1,922,700	\$426,985	\$1,829,452
50	\$0.00	\$313,000	\$500,000	\$2,149,044	\$4,344,282	\$1,951,205	\$3,930,048	\$1,767,920	\$3,546,290

The Inforce Illustration provides clients with updated projections of future Cash Values and Death Benefit based on the current dividend scale.

WHO CAN YOU CONTACT FOR MORE INFORMATION?

Please contact the Equitable Life Regional Service Representative nearest you:

British Columbia 1.888.939.7788	Calgary – Southern Alberta 1.888.747.7418
Edmonton – Northern Alberta 1.888.741.7416	Saskatchewan 1.888.747.7418
Manitoba & Northwestern Ontario 1.888.741.7416	Northern & Central Ontario 1.888.707.2110
Southwestern Ontario 1.888.707.2109	Greater Toronto Area 1.888.707.2110
Ottawa – Eastern Ontario 1.888.707.2110	Quebec – 1.888.408.5966
Atlantic Canada 1.888.707.2109	

Equitable Client Access

All the information you need to manage your clients' portfolios right at your fingertips.