

Special Situations (Linked Interest Option)

Tracking Fidelity Special Situations Fund

Looking for a positive change in fundamentals.

The underlying fund invests primarily in Canadian and foreign equity securities and tends to focus on small to medium companies. It seeks to identify investment opportunities that are believed to represent special situations.

Why invest?

- Offers a unique investment approach that seeks to capitalize on positive change in fundamentals, sentiment or momentum of companies and industries.
- Focused on small- and mid-capitalization companies.
- Flexibility to invest up to 49% in foreign markets.

Portfolio Manager



Mark Schmehl

Portfolio Manager, Fidelity Investments

JOINED FIDELITY

1999

INDUSTRY EXPERIENCE

28 years

CAREER EXPERIENCE

Equity research analyst, Fidelity Investments

Pension Consulting, SEI Investments

EDUCATION

BBA, Wilfrid Laurier University

MBA, Columbia University

DESIGNATION

CFA

“Events change quickly. People don’t. Recognizing those moments of change allow me to find opportunities that traditional investors overlook.”

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The linked interest options available with your universal life insurance policy offer exposure to both equity and fixed income markets. While linked interest options may provide the potential for greater rates of return over the long term, there is an inherent risk in selecting them as investment options. Unlike the daily interest account or the guaranteed deposit accounts where there are guarantees with respect to the credited interest rates, investments in the linked interest options are NOT GUARANTEED and past performance may not be repeated. It is possible to receive negative interest, which will result in a decrease to your account value. You should ensure that there are always sufficient funds to cover the monthly charges, including cost of insurance, administration and any riders and benefits. Linked interest options are NOT mutual funds, segregated funds, or indices; you are NOT investing in or acquiring units in an investment fund or other security. You are placing funds on deposit, earning interest, with the general funds of Equitable Life. Past performance does not guarantee future results. You may be credited positive or debited negative interest depending on the performance of the underlying fund or index being tracked. The underlying fund or index being tracked may change at any time. Linked interest option administration fees will apply.

There are risks involved with investing in linked interest options. Please read the policy contract for a complete description of risks relevant to the linked interest option before investing. Copies of the policy contract are available from your financial advisor or equitable.ca.

This document is provided for information purposes only and does not constitute legal, tax, or other professional advice. Readers are advised to seek professional advice prior to adopting any insurance or investment strategy based on individual needs, objectives, and risk tolerance.

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