

Target Date (Linked Interest Options)

Tracking Fidelity ClearPath® Portfolios

A Lifetime Investment Approach.

Fidelity ClearPath Portfolios can be a good way to save toward any financial goal with a known time horizon.

How Fidelity ClearPath Portfolios work

Investing in a combination of equities, fixed income and short term assets, the strategies' glide path – or asset allocation mix – automatically adjusts, balancing risk and reward throughout your lifetime.

Each strategy is managed with a target date in mind. Choose the strategy that most closely matches your target date.

Why invest?

- **Diversification:** Investing across different asset classes and securities may help reduce risk while offering growth potential.
- **Asset Allocation:** The strategies' investment mixes adjust based on their target dates – gradually becoming more conservative over time.
- **Automatic Rebalancing:** This feature allows the strategies to maintain the target allocation, so your portfolio weightings don't shift as the market changes.

Meet the Fidelity target date team



Brett Sumsion

CFA
Co-Portfolio Manager



Andrew Dierdorf

FSA, CFA, CMT
Co-Portfolio Manager



Bruno Crocco

CFA
Co-Portfolio Manager



Ruthann Pritchard

Institutional Portfolio
Manager

JOINED FIDELITY
2014

INDUSTRY EXPERIENCE
21 years

JOINED FIDELITY
2004

INDUSTRY EXPERIENCE
29 years

JOINED FIDELITY
2010

INDUSTRY EXPERIENCE
12 years

JOINED FIDELITY
2006

INDUSTRY EXPERIENCE
38 years

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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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