



PIVOTAL SOLUTIONS/PIVOTAL SOLUTIONS DSC | Savings and Retirement

# Retirement Income Fund Life Income Fund



Equitable Life  
of Canada®

## PIVOTAL SOLUTIONS RETIREMENT INCOME FUND/LIFE INCOME FUND

Name of Advisor (please print)	Advisor Code <b>OR</b> FundSERV Sales Rep. ID (only one - whichever is applicable)	
FundSERV Dealer ID	<b>OR</b>	Branch Number      Dealer/MGA Name
FundSERV Entry #		

### 1. Plan Information (Please check one for each of A and B)

- A)     Pivotal Solutions No Load    **OR**     Pivotal Solutions DSC
- B)     Retirement Income Fund (RIF)     Life Income Fund (LIF)     Prescribed Saskatchewan RIF

By applying for a Retirement Income Fund contract, you authorized us to register it under the Income Tax Act (Canada) and any applicable Provincial income tax legislation, if applicable. I understand that all benefits payable under the contract are subject to taxation. For the Prescribed Saskatchewan RIF, legislation requires that a spouse or common law partner consent to transfer to a RIF Contract by completing the applicable form available on the applicable provincial websites.

### 2. Annuitant Information (must be Owner for a Registered Plan)

Please attach proof of age for RIF and LIF contracts.

Mr.    Mrs.    Ms.      Your name (first, middle initial, last)

Address (number, street and apartment)

City or Town      Province      Postal code

Telephone number      Date of Birth (dd/mm/yyyy)      Sex:  Male  Female

Social Insurance Number (SIN)\*       Retired   **OR**    Occupation (please specify)  
\*We require SIN for Income Tax purposes

**Verification of Client** Provide current/original Canadian government issued photo ID (e.g. driver's licence, passport, citizenship card or permanent resident card) if not available, two other identification documents (e.g. birth certificate and one of the following: foreign passport, employee ID card, SIN card, credit card or, except for ON, MB and P.E.I., provincial health card)

Identification Type      Number

Place of Issue      Expiry Date

### 3. Beneficiary Designation

For RIF, LIF, if the person designated as your sole beneficiary is your spouse at the time of death, your spouse will receive a death benefit according to applicable legislation. Otherwise, leave blank and see section 5.

Beneficiary name(s)	Relationship to Annuitant*	Share of benefits (must equal 100%)
		%
		%
		%

**FOR QUEBEC** - Where Quebec law applies, the designation of the Owner's spouse as beneficiary, or contingent beneficiary is irrevocable unless you check revocable here:  Revocable

\* (in Quebec – relationship to owner)

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### 3. Beneficiary Designation (continued)

Trustee(s) for minor beneficiary(ies) and minor Contingent Beneficiary(ies) (except in Quebec).

Contingent Beneficiary name(s)	Relationship to Annuitant*	Share of benefits (must equal 100%)
		%
		%
		%

Trustee(s) for minor beneficiary(ies) and minor Contingent Beneficiary(ies) (except in Quebec)

\* (in Quebec – relationship to owner)

### 4. Direct Deposit Plan Information (Scheduled payments are only available through DDP)

The Equitable Life Insurance Company of Canada is hereby authorized to deposit payments under its Direct Deposit Plan ("DDP") to be credited to the bank account below, subject to the conditions below.

Name of Payee	Account Type: <input type="checkbox"/> Current <input type="checkbox"/> Personal Chequing <input type="checkbox"/> Savings
Account Number	Bank Name
Branch Address	Transit Number
Signature of Payee	Date (dd/mm/yyyy)

**Please attach a void cheque for this account.**

Conditions: It is understood and agreed that:

- 1) The D.D.P. will terminate in accordance with the conditions specified in the contract.
- 2) The D.D.P. may be terminated by the Company upon written notice to the payee.
- 3) Monies paid by the Company after the death of the Annuitant are to be returned to the Company to properly disburse any death benefits payable to the Beneficiary.

### 5. Spousal Information

Do you have a Spouse/Common-Law partner within the meaning of applicable pension legislation?  Yes  No

For Newfoundland and Labrador, Nova Scotia and Ontario only (For LIF and PRIF only):

I, \_\_\_\_\_, the Spouse/Common-Law partner of the Applicant for the LIF, hereby consent to the transfer of locked in pensions funds to the LIF.

Spouse or Common-Law partner signature

For all other provinces Spousal Waiver Consent forms must be completed and are available at each province's own website.

For RIF and LIF only:

Do you want the minimum income payment to be based on the age of:  Annuitant or  Annuitant's Spouse/Common-Law partner (please attach proof of age)

**Note: Some provinces such as Ontario do not allow spouse's age to be used to calculate maximum income payment.**

Applicant elects RIF/LIF payments to continue to the Annuitant's Spouse or Common-Law partner at the death of the Annuitant  Yes  No

#### Annuitant's Spouse or Common-Law partner Information

Mr.  Mrs.  Ms. Full name of Spouse/Common-Law partner (first, middle initial, last)

Date of Birth (dd/mm/yyyy)

Sex:  Male  Female

Social Insurance Number (SIN)\*

\*We require SIN for Income Tax purposes

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## 6. Deposits

### For your RIF (\$10,000 minimum)

Deposit(s) are coming from:

- A Registered Retirement Savings Plan (RRSP)       An existing Registered Retirement Income Fund (RRIF)  
 A Registered Pension Plan (RPP). Non Locked-In funds Only       Other (please indicate) \_\_\_\_\_

### For your LIF

Deposit(s) are coming from:

- A Locked-In RRSP or a Locked-In Retirement Account (LIRA)       An existing Life Income Fund (LIF)  
 A Registered Pension Plan (RPP) under which the funds are locked-in       Other (please indicate) \_\_\_\_\_

## 7. Investment Information

You are required to take at least the minimum as income. In the year of issue, the RIF/LIF Minimum amount is zero. **Total allocation must equal 100%.**

**Minimum initial deposit must be \$10,000.** Total initial deposit of \$ \_\_\_\_\_ and subsequent transfers, if any to be allocated as follows:

- Segregated Funds (minimum: \$250 per Fund)

Segregated Funds	Allocation	Rebalance	Fund Code	Fund Code	Fund Code
			No Load Heaped	No Load Level	DSC
American Growth Fund	%	%	EQU208	EQU308	EQU508
Asset Allocation Fund	%	%	EQU201	EQU301	EQU501
Canadian Bond Fund	%	%	EQU202	EQU302	EQU502
Canadian Stock Fund	%	%	EQU203	EQU303	EQU503
Equitable Life Active Balanced Portfolio	%	%	EQU237	EQU337	EQU537
Equitable Life Acuity Canadian Balanced Fund	%	%	EQU228	EQU328	EQU528
Equitable Life Acuity Pure Canadian Equity Fund	%	%	EQU227	EQU327	EQU527
Equitable Life Bissett Dividend Income Fund	%	%	EQU216	EQU316	EQU516
Equitable Life Dynamic Far East Value Fund	%	%	EQU231	EQU331	EQU531
Equitable Life Dynamic Power Global Growth Fund	%	%	EQU229	EQU329	EQU529
Equitable Life Dynamic Value Balanced	%	%	EQU233	EQU333	EQU533
Equitable Life Invesco Canadian Premier Growth Fund	%	%	EQU215	EQU315	EQU515
Equitable Life Mackenzie Canadian All Cap Balanced Fund	%	%	EQU235	EQU335	EQU535
Equitable Life Mackenzie Global Small Cap Growth Fund	%	%	EQU217	EQU317	EQU517
Equitable Life MB Canadian Equity Value Fund	%	%	EQU209	EQU309	EQU509
Equitable Life Quotential Balanced Growth Portfolio	%	%	EQU222	EQU322	EQU522
Equitable Life Quotential Balanced Income Portfolio	%	%	EQU221	EQU321	EQU521
Equitable Life Quotential Diversified Equity Portfolio	%	%	EQU224	EQU324	EQU524
Equitable Life Quotential Diversified Income Portfolio	%	%	EQU223	EQU323	EQU523
Equitable Life Quotential Growth Portfolio	%	%	EQU225	EQU325	EQU525
Equitable Life Templeton Global Bond Fund	%	%	EQU211	EQU311	EQU511
Equitable Life Templeton Growth Fund	%	%	EQU210	EQU310	EQU510
Equitable Life Trimark Europlus Fund	%	%	EQU218	EQU318	EQU518
Equitable Life Trimark Global Balanced Fund	%	%	EQU219	EQU319	EQU519
Equitable Life Trimark International Companies Fund	%	%	EQU230	EQU330	EQU530
Money Market Fund	%	%	EQU205	EQU305	EQU505

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## 8. Asset Rebalancing

Please select frequency:

- Semi-annual (May 15 and November 15)       Annual (November 15)

Unless advised by subsequent written notification by us, all future transfers received will be deposited to the same account and/or fund(s) as the original deposit.

## 9. Dollar Cost Averaging

Please refer to section 7 for Fund selection.

Please select Frequency:

- monthly     quarterly     semi-annually     annually

Indicate start date (1-28): (dd/mm/yyyy)

End date (Optional) (1-28): (dd/mm/yyyy)

\$	from fund	to fund
\$	from fund	to fund
\$	from fund	to fund
\$	from fund	to fund
\$	from fund	to fund

## 10. Scheduled Payment Information

### CHOOSE ONLY ONE FOR RIF OR LIF

You must withdraw the required Revenue Canada annual minimum payment. In the year of issue, the RIF/LIF minimum amount is zero.

#### FOR RIF ONLY

- Required minimum payment
- \$ \_\_\_\_\_ per period (subject to the required RIF minimum payment)
- \$ \_\_\_\_\_ per period increasing by \_\_\_\_\_ % annually  
(subject to the required RIF minimum payment)

#### FOR LIF ONLY

- Required minimum payment
- LIF maximum payment
- \$ \_\_\_\_\_ per period (subject to the required minimum & maximum payment)
- \$ \_\_\_\_\_ per period increasing by \_\_\_\_\_ % annually  
(subject to the required minimum & maximum payment)

Start Date/Payment Commencement Date:	Day (1-28)	Month	Year	Please select Frequency (choose one)
				<input type="checkbox"/> monthly <input type="checkbox"/> quarterly <input type="checkbox"/> semi-annually <input type="checkbox"/> annually

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## 11. Scheduled Payment Allocation

Please check one:

Withdraw all regularly scheduled payments from the following Segregated Fund(s) with value as denoted by the percentage allocation indicated:

Segregated Funds	Allocation	Segregated Funds	Allocation
American Growth Fund	%	Equitable Life Mackenzie Global Small Cap Growth Fund	%
Asset Allocation Fund	%	Equitable Life MB Canadian Equity Value Fund	%
Canadian Bond Fund	%	Equitable Life Quotential Balanced Growth Portfolio	%
Canadian Stock Fund	%	Equitable Life Quotential Balanced Income Portfolio	%
Equitable Life Active Balanced Portfolio	%	Equitable Life Quotential Diversified Equity Portfolio	%
Equitable Life Acuity Canadian Balanced Fund	%	Equitable Life Quotential Diversified Income Portfolio	%
Equitable Life Acuity Pure Canadian Equity Fund	%	Equitable Life Quotential Growth Portfolio	%
Equitable Life Bissett Dividend Income Fund	%	Equitable Life Templeton Global Bond Fund	%
Equitable Life Dynamic Far East Value Fund	%	Equitable Life Templeton Growth Fund	%
Equitable Life Dynamic Power Global Growth Fund	%	Equitable Life Trimark Europlus Fund	%
Equitable Life Dynamic Value Balanced	%	Equitable Life Trimark Global Balanced Fund	%
Equitable Life Invesco Canadian Premier Growth Fund	%	Equitable Life Trimark International Companies Fund	%
Equitable Life Mackenzie Canadian All Cap Balanced Fund	%	Money Market Fund	%

Withdrawals will be processed on a pro rata basis if:

1. a percentage allocation is not requested, or
2. the percentage allocation requested cannot be accommodated due to lack of sufficient funds in the selected Segregated Fund(s), or
3. if percentage allocation is not equal to 100%

## 12. Special Instructions


**13. Agreement & Signature**

**I agree and confirm that:**

1. My acceptance of the issued contract will indicate my acceptance of any changes, corrections or additions to this Application which Equitable Life makes in a Head Office Endorsement(s).
2. Every statement and answer in this Application is true and accurate.
3. The personal information willingly provided by me to the independent broker and/or Equitable Life and collected in this Application and held in their files will be used by Equitable Life for the purposes of issuing, servicing, administration, and claims processing related to this Application, and any resulting policy and any supplementary documents. The information on file is accessible for the above purposes to authorized employees of Equitable Life, third parties retained by Equitable Life, it's distribution network, such as a National Account, National MGA, MGA, AGA or Firm, and any other person or party whom I authorize.
4. Only Equitable Life's Head Office is authorized to alter or modify this Application, issue a contract or waive any requirements, and any authorization must be in writing.
5. Equitable Life is authorized to use the information in this Application and its existing files to provide information to me about its other products and services, unless I specify  No.
6. The issued contract shall not take effect until the premium deposit made with the Application has been honoured by my financial institution.
7. I have received the Pivotal Solutions, Pivotal Solutions DSC Contract 1380, Information Folder and Fund Facts.

Dated in the city or town of

Date (dd/mm/yyyy)

Signature of Annuitant

**14. Advisor confirmation & signature**

By signing below, the Advisor(s) confirms that they:

- Are properly licensed;
- Have examined the original, valid and unexpired identity verification documentation, and validated the date of birth of the Annuitant.
- Have disclosed the following information to the owner of the policy:
  - the name of the company or companies they represent;
  - they receive commissions for the sale of insurance-based investment products and may receive bonuses, invitations to conferences or other incentives; and
  - any conflicts of interest they may have with respect to this transaction.

Advisor Signature

Advisor Signature

Date Signed (dd/mm/yyyy)

Contact phone number

Email ID

# Works for me.<sup>TM</sup>

Canadians have turned to Equitable Life since 1920 to protect what matters most. We work with your independent financial advisor to offer individual insurance and savings and retirement solutions that provide good value and meet your needs – now and in the future.

But we're not your typical financial services company. We have the knowledge, experience and ability to find solutions that work for you. 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 providing you with personalized service, security and wellbeing.



**Equitable Life  
of Canada<sup>®</sup>**

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