

PIVOTAL® SELECT Segregated Funds: MERs and Guarantee Fees

Fund Names	MER ¹	Guarantee Fees ²		
		Investment Class (75/75)	Estate Class (75/100)	Protection Class (100/100)
Fixed Income				
Equitable Life Active Canadian Bond Fund Select	2.11%	0.00%	0.20%	0.40%
Equitable Life Mackenzie Unconstrained Fixed Income Fund Select	2.72%	0.00%	0.25%	0.50%
Equitable Life Money Market Fund Select	1.35%	0.00%	0.15%	0.20%
Equitable Life Invesco Global Bond Fund Select	2.46%	0.00%	0.25%	0.50%
Balanced and Asset Allocation				
Equitable Life Bissett Monthly Income and Growth Fund Select	2.67%	0.00%	0.25%	0.55%
Equitable Life Dynamic U.S. Monthly Income Fund Select	3.12%	0.00%	0.30%	0.70%
Equitable Life Dynamic Value Balanced Fund Select	2.92%	0.00%	0.30%	0.60%
Equitable Life Mackenzie Canadian Growth Balanced Fund Select	2.84%	0.00%	0.25%	0.55%
Equitable Life Mackenzie Income Fund Select	2.90%	0.00%	0.20%	0.50%
Equitable Life Mackenzie Ivy Canadian Balanced Fund Select	2.85%	0.00%	0.30%	0.60%
Equitable Life Mackenzie Ivy Global Balanced Fund Select	2.88%	0.00%	0.30%	0.65%
Equitable Life Invesco Diversified Yield Fund Select	2.78%	0.00%	0.30%	0.60%
Equitable Life Invesco Global Balanced Fund Select	2.91%	0.00%	0.30%	0.60%
Domestic Equities				
Equitable Life Bissett Canadian Equity Fund Select	2.78%	0.00%	0.30%	0.90%
Equitable Life Bissett Dividend Income Fund Select	2.67%	0.00%	0.25%	0.80%
Equitable Life Low Volatility Canadian Equity Fund Select	2.66%	0.00%	0.30%	0.90%
Equitable Life Canadian Stock Fund Select	2.68%	0.00%	0.30%	0.90%
Equitable Life Dynamic Equity Income Fund Select	2.81%	0.00%	0.30%	0.90%
Foreign Equities				
Equitable Life Dynamic American Fund Select	3.17%	0.00%	0.40%	1.00%
Equitable Life Dynamic Global Discovery Fund Select	3.34%	0.00%	0.40%	0.80%
Equitable Life Mackenzie Global Small Cap Growth Fund Select	3.09%	0.00%	0.50%	1.00%
Equitable Life Invesco Europlus Fund Select	3.14%	0.00%	0.50%	0.85%
Equitable Life Invesco Global Companies Fund Select	3.09%	0.00%	0.45%	0.90%
Equitable Life Invesco International Companies Fund Select	2.88%	0.00%	0.40%	1.00%
Portfolio Funds				
Equitable Life Active Balanced Growth Portfolio Select	2.57%	0.00%	0.30%	0.65%
Equitable Life Active Balanced Income Portfolio Select	2.50%	0.00%	0.25%	0.55%
Equitable Life Active Balanced Portfolio Select	2.50%	0.00%	0.30%	0.55%
Equitable Life Invesco Intactive Balanced Growth Portfolio Select	3.12%	0.00%	0.30%	0.60%
Equitable Life Invesco Intactive Balanced Income Portfolio Select	3.00%	0.00%	0.30%	0.60%
Equitable Life Quotential Balanced Growth Portfolio Select	2.89%	0.00%	0.30%	0.60%
Equitable Life Quotential Balanced Income Portfolio Select	2.84%	0.00%	0.25%	0.60%
Equitable Life Quotential Diversified Equity Portfolio Select	3.12%	0.00%	0.40%	0.80%
Equitable Life Quotential Diversified Income Portfolio Select	2.82%	0.00%	0.25%	0.55%
Equitable Life Quotential Growth Portfolio Select	2.96%	0.00%	0.30%	0.70%

¹ MERs are based on figures as at December 2018. MERs include HST and operating expenses and may vary at any time. The guarantee fees listed for the Estate Class and Protection Class guarantee options are in addition to the MER.

² The Estate Class and Protection Class guarantee fees are used to determine the applicable guarantee fees based on the market value of premiums deposited to the Estate Class or Protection Class policy, and are charged on a pro-rata basis to the contract at each month-end.

We are providing this information to you for general information purposes only. The MERs are unaudited and for illustration purposes only. This information is accurate and complies with the requirements of applicable guidelines relating to individual variable insurance contracts as of the date it was prepared. If there is an error in the information outlined above, Equitable Life of Canada will use reasonable measures to correct the error but you will not be entitled to specific performance under the policy. Important information about Equitable Life's segregated funds is found in the Contract and Information Folder, available from your Advisor. Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value.

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