



Step Up Your Wealth Sales!

Welcome to the Step Up Your Wealth Sales program with Equitable®.

Step up your wealth sales program details

The program rewards advisors who promote Equitable’s Savings & Retirement products to existing and new clients as part of an overall investment strategy based on individual client needs.

Commission Bonus Calculation



- Gross deposits into segregated funds
 - + Gross deposits into Guaranteed Interest Account (GIA) contracts
 - + 25% of payout annuity sales
 - Segregated fund redemptions
 - GIA redemptions
-
- = 2024 Net Deposits

All deposits, sales, and redemptions occurring between January 1 and December 31, 2024, will be used to calculate an advisor’s 2024 net deposits.

Tier	2024 Net Deposits	Bonus Rate*
1	Less than \$250,000	\$0
2	\$250,000 – 499,999	0.25%
3	\$500,000 – 749,999	0.50%
4	\$750,000+	0.75%
5	Elite Advisor re-qualifiers ¹	1.00%

The following products, deposits, and purchase fee options are used to calculate 2024 net deposits:

Products	Deposit Options	Fee Options
Segregated Funds Payout Annuities Guaranteed Interest Accounts (GIA)	EZcomplete® online application FundSERV deposits via Wire Order Pre-Authorized Debit (PAD) Paper applications Paper deposits	No Load (NL) No Load CB (NL-CB) No Load CB5 (NL-CB5)

* The bonus amount will be calculated at the end of 2024 based on net deposits. The bonus will be paid within 90 days following December 31, 2024. Maximum bonus payable is \$100,000 for Elite Advisor re-qualifiers; \$75,000 otherwise. ¹Elite Advisor re-qualifiers are advisors who attained Elite status as of end of 2023 and maintain Elite status at the end of 2024. To attain 2024 Elite Advisor status, an advisor must have \$1,250,000 in gross deposits in at least 5 policies or \$10,000,000 in assets.

Step Up Your Wealth Sales in Action



In 2024, Richard placed \$3,000,000 in Pivotal Select™ Investment Class segregated funds contracts and a \$800,000 payout annuity. He experienced redemptions of \$200,000 in a GIA.

Richard's commission bonus in 2024 is \$22,500 calculated as follows:

- Deposits = \$3,000,000 + (0.25 x \$800,000) = \$3,200,000
- Redemptions = \$200,000
- Net Deposits for bonus calculation: \$3,000,000 x 0.75%

Example 1

Commission Bonus: \$22,500



In 2024, Beth placed \$5,000,000 in Pivotal Select Investment Class segregated funds contracts, and \$400,000 in GIAs. She experienced redemptions of \$1,000,000 in segregated funds. Beth is a 2024 Elite Advisor (based on 2023 results). Based on Beth's 2024 production results, she requalifies as an Elite Advisor at the end of 2024.

Beth's commission bonus in 2024 is \$44,000 calculated as follows:

- Deposits = \$5,000,000 + \$400,000 = \$5,400,000
- Redemptions = \$1,000,000
- Net Deposits for bonus calculation: \$4,400,000 x 1.00%

Example 2

Commission Bonus: \$44,000



In 2024, Michelle placed \$800,000 in Pivotal Select Estate Class segregated funds contracts and redeemed \$100,000.

Michelle's commission bonus in 2024 is \$3,500 calculated as follows:

- Deposits = \$800,000
- Redemptions = \$100,000
- Net Deposits for bonus calculation: \$700,000 x 0.50%

Example 3

Commission Bonus: \$3,500

Why choose Equitable

At Equitable, we provide three guarantee classes – Pivotal Select Investment Class (75/75), Pivotal Select Estate Class (75/100), and Pivotal Select Protection Class (100/100) – allowing the client to choose the right level of protection.

We offer multiple sales charge options and a diverse selection of investment funds that provide choice and flexibility for advisors and clients.

EZcomplete, our highly-rated online application tool, is easy to use, convenient, and fast. Step-by-step instructions ensure all required fields are filled out correctly, eliminating extra work.

EZtransact™ lets you help a client set up a one-time or recurring deposit or edit an existing pre-authorized debit. It eliminates the hassle of filling out forms, facilitating signatures, submitting copies to your MGA, and being tied down to business hours for submitting transactions.

Step up your wealth sales with Equitable!

For more information, please contact your Equitable Regional Investment Sales Manager.

Qualification Requirements and Other Terms and Conditions

1. All advisors contracted with Equitable, with the exception of advisors employed by a National Account firm.
2. To receive a payment, an advisor must:
 - a) be properly licensed in the jurisdictions in which they carry on business;
 - b) be contracted with Equitable;
 - c) be in good standing with Equitable;
 - d) comply with all provincial and federal regulations; and
 - e) comply with applicable codes of conduct (including Equitable's Advisor Code of Conduct), treating the client fairly obligations, and compensation and conflict of interest disclosure requirements.
3. Advisors are responsible for disclosing to clients any aspect of their participation in this sales campaign including conflict of interest and compensation disclosures.
4. Equitable reserves the right to determine in its sole and absolute discretion whether an advisor will receive a payment, regardless of satisfying the qualification requirements. The refusal to provide a payment or the option to chargeback the tiered amount paid as a bonus may occur for any reason whatsoever, including without limitation: compliance or conduct review or investigation; outstanding debt obligations; poor persistency prior to, during, or following the qualifying period; advisor not in good standing; non-compliance with legislation or Equitable rules and standards of ethics and conduct; failure to meet minimum persistency requirements; or if it would, in Equitable's sole and absolute discretion, be inappropriate for the advisor to receive the payment.
5. All records with respect to qualification and eligibility are maintained by Equitable and are deemed to be accurate and conclusive. All decisions made by Equitable are final and binding.
6. Equitable reserves the right to amend, at any time and without notice, the qualification and eligibility requirements, terms, or conditions of this sales campaign. Should a matter arise which is not addressed in this document, the decision of Equitable shall be final and binding.
7. The advisor will be responsible for reporting any income tax payable, if applicable.
8. Funds must be received in 2024 for deposits to be eligible for the 2024 bonus.
9. If Commissions are split on a policy, deposit credited toward each advisor will be in proportion to the commission split.
10. Elite advisor re-qualifiers may be eligible for a portion of their earned bonus to be received as a mid-year payment at Equitable's discretion (certain MGAs excluded). Any mid-year payment made can be clawed back if not supported at year end.
11. The bonus will be calculated and paid within 90 days following December 31, 2024.

FOR ADVISOR USE ONLY

Past performance does not guarantee future performance. **Any amount that is allocated to a segregated fund is invested at the risk of the contract holder(s) and may increase or decrease in value.**

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