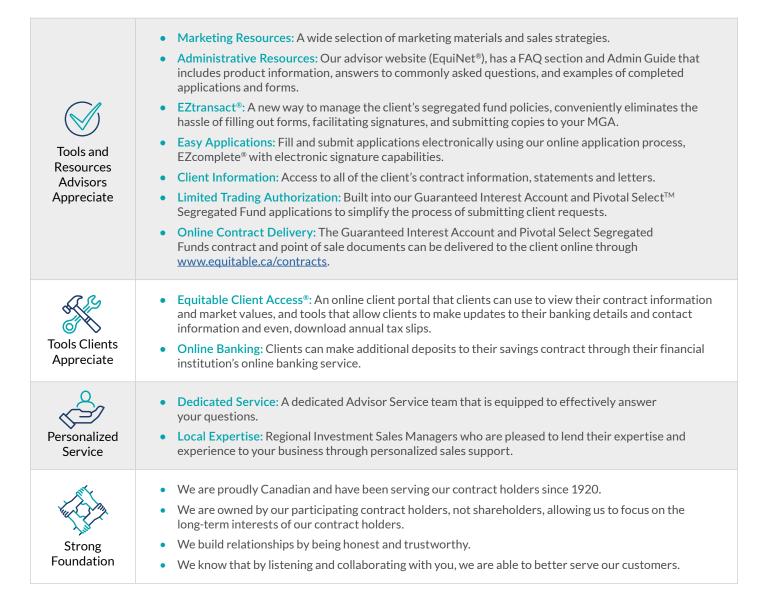


Advisors are making Equitable their first choice for Savings and Retirement products ... here's why:



Equitable's Competitive Advantage

Simple and Straightforward Products	
Pivotal Select™ Segregated Funds	 A world of investment opportunity: Fund choices that offer a wide range of asset classes, with global investment options available within every guarantee class. Powerful resets: Annual client-initiated resets to age 80 that lock-in market gains (Estate Class 75/100 and Protection Class 100/100). Superior 100% death benefit guarantee: Offers a non-reducing death benefit, where every deposit made to the Estate Class (75/100) and Protection Class (100/100) guarantee options always receive a 100% death benefit guarantee, with deposits accepted to age 85. Superior 100% maturity guarantee: Every deposit made to the Protection Class (100/100) guarantee option within the first year is fully protected with a 100% maturity guarantee* on the 15th contract anniversary. Competitive Price: Offering competitive MERs and some of the lowest guarantee fees amongst our competitors. Equitable Asset Management Group: Cost effective ETF portfolios that are managed using a line to the based dealing.
Payout Annuities	 time-tested, actively managed tactical asset allocation investment process, to help deliver long-term performance. Competitive incomes: Industry leading Payout Annuity incomes that are regularly ranked in the top 1 & 2 spots for highest annuity income on registered funds. Online Annuity Quotation Software: Create, save and edit illustrations on EquiNet, our advisor website. Annuity Settlement Option: Clients can choose to have the death benefit paid to their beneficiary as income payments in the form of a payout annuity through the "Annuity Settlement Option".
Guaranteed Interest Accounts	 Competitive Rates: Consistently competitive interest rates, with all deposit amounts entitled to the same great rate. Auto-laddering Option: Auto-laddering allows clients to invest now, have access to a portion of their investment each year, and benefit from higher interest rates that are typically reserved for longer-term investments. Advisor Rate Discretion Option: Advisors can allocate a portion of their commission to enhance their clients' interest rate.

To find out more about Equitable's competitive advantage, contact your Regional Investment Sales Manager, or our Advisor Services team at 1866 884-7427 today.

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 $^{^*}$ A 100% maturity guarantee applies to deposits made prior to the first anniversary. A 75% maturity guarantee applies to deposits made on or after the first contract anniversary. Any withdrawals will proportionately reduce the maturity and death benefit guarantees. ® or ™ denotes a trademark of The Equitable Life Insurance Company of Canada.