UNIVERSAL LIFE SAVINGS & INVESTMENT OPTIONS

universal life

Equitable Life of Canada®

Works for me.™

UNIVERSAL LIFE SAVINGS & INVESTMENT OPTIONS

Universal life combines cost-effective life insurance protection and tax-advantaged investment opportunities. Before making your investment choices, it's important to understand how comfortable you are with investment risk. Many people recommend taking a more conservative approach within an insurance policy in order to safeguard the death benefit. We offer a wide range of investment options that are well suited to not only building a conservative portfolio, but also adding long-term growth options for the more aggressive investor.

DESIGNING YOUR SAVINGS AND INVESTMENT PORTFOLIO

You can invest in any combination of the following:

- **Daily Interest Account** The Daily Interest Account is similar to a typical savings account found at various financial institutions. The interest rate credited on premiums allocated to the Daily Interest Account will be determined by Equitable Life® from time to time, but is guaranteed never to be less than 90% of the yield on 91-Day Government of Canada Treasury Bills, less 2%. Interest credited will never be negative.
- **Guaranteed Deposit Accounts** A minimum investment of $500 is required and can be invested for terms of 1, 5, and 10 years. Premiums allocated to the Guaranteed Deposit Accounts provide you with a guaranteed rate of interest for the term selected. Interest credited will never be negative.
- **Linked Interest Options** Linked Interest Options provide the opportunity to have non-registered accounts that enjoy tax-advantaged earnings with performance that reflects domestic, global equity and bond markets. There are three types of Linked Interest Options available:

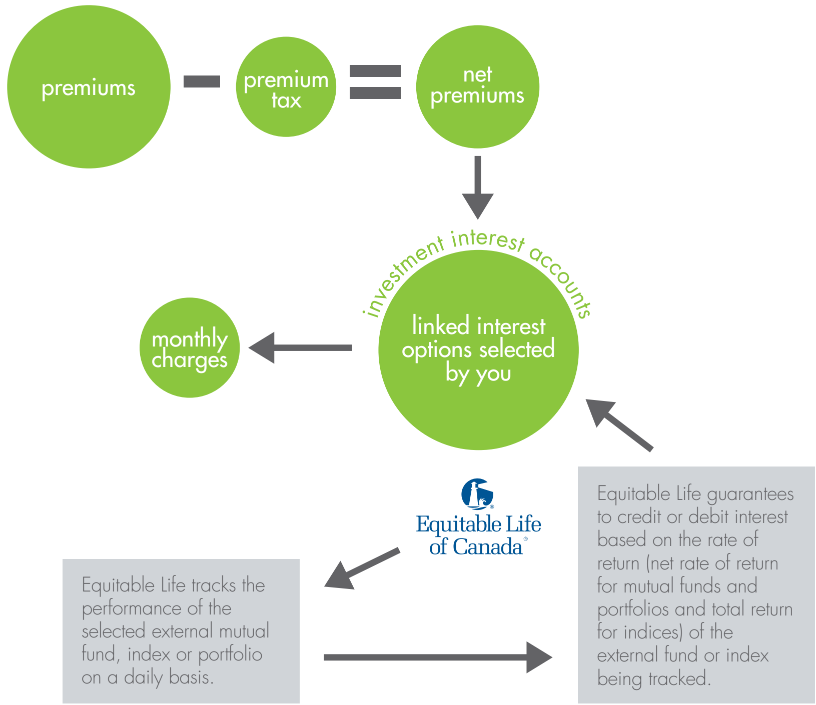
Index Interest Options	Performance Fund Interest Options	Portfolio Interest Options
Interest based on the movement of widely recognized indices.	Interest mirrors the performance of mutual funds managed by some of the world's best professional money managers.	Interest based on the performance of the Franklin Templeton Quotential Portfolios.

HOW DO THE LINKED INTEREST OPTIONS WORK?

With Linked Interest Options, you are not investing in or buying units in the Index, Performance or Portfolio Fund being tracked. Instead, net premiums allocated to the Linked Interest Options are invested in an interest bearing account on deposit with The Equitable Life Insurance Company of Canada. Charges are deducted monthly.

Equitable Life guarantees to credit or debit interest with an interest rate equal to:

- not less than 100% of the net rate of return of the Performance or Portfolio Funds being tracked, including the reinvestment of dividends, and
- not less than 100% of the comparative increase or decrease of the total return of the Index being tracked, including the reinvestment of dividends.



Due to the variable nature of the market-based investments that are being tracked, the rate of interest can be either positive or negative depending on the movement of the applicable index, mutual fund or portfolio you select.

- A negative return or interest rate will reduce your Account Value.
- A positive return or interest rate will increase your Account Value.

Starting Account Value	Rate of return of the fund being tracked	Your New Account Value
$2,000	2%	$2,040
	-3%	$1,940

The performance you experience will depend on the amounts and timing of premiums relative to the index, mutual fund or portfolio being tracked by your Linked Interest Option(s). 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 investing in the Daily Interest Account or the Guaranteed Deposit Accounts where there are guarantees surrounding the credited interest rates, investments in the Linked Interest Options are NOT GUARANTEED. It is possible to receive negative interest, which will reduce your Account Value. Past performance of the indices, mutual funds or portfolios does not guarantee future results. Investment results will vary.

It is important to consider these factors and your risk tolerance when you make your Investment Interest Account selection. If you are planning to deposit a premium that is equal to or only slightly greater than the minimum premium for your policy, you should not be selecting any investment option that can have a negative return. In this case, you should limit your investment choices to the Daily Interest Account and the Guaranteed Deposit Accounts.

WHAT'S THE RIGHT INVESTMENT MIX FOR YOU?

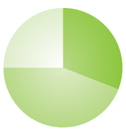
Your financial goals and objectives, time horizon, and attitudes towards risk all play a role in determining the investment mix or asset allocation that's right for you.

Completing the Investor Profiler Questionnaire (1190) will provide you with potential portfolios. Your financial advisor can assist you with reviewing your profile and selecting your investments.

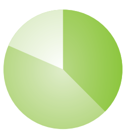
- Design a portfolio by choosing from a combination of guaranteed investments, fixed income and equities in the proportions indicated.
- Or simply select the Portfolio Interest Option that best fits your profile.

INVESTMENT PROFILE CATEGORIES

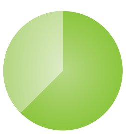
1. **No Risk**
   100% Guaranteed (Guaranteed/Term Deposit Accounts)



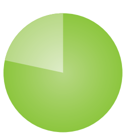
2. **Conservative**
   30% Equity, 45% Fixed Income, 25% Guaranteed
   OR
   45% Balanced, 30% Fixed Income, 25% Guaranteed
   OR
   Diversified Income Portfolio Interest Option



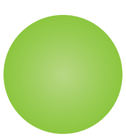
3. **Moderate Conservative**
   40% Equity, 40% Fixed Income, 20% Guaranteed
   OR
   60% Balanced, 20% Fixed Income, 20% Guaranteed
   OR
   Balanced Income Portfolio Interest Option



4. **Balanced**
   60% Equity and 40% Fixed Income
   OR
   100% Balanced
   OR
   Growth Portfolio Interest Option



5. **Growth**
   80% Equity and 20% Fixed Income
   OR
   80% Balanced and 20% Equity
   OR
   Growth Portfolio Interest Option



6. **Aggressive Growth**
   100% Equity
   OR
   Diversified Equity Portfolio Interest Option

LEGEND

Guaranteed | Fixed Income | Equity

SAVINGS AND INVESTMENT OPTIONS

Guaranteed Investment Options

- Daily Interest Account
- Guaranteed Deposit Accounts (terms of 1, 5 and 10 years)

Fixed Income Exposure

- Performance Fund Interest Option – Canadian Bond
- Performance Fund Interest Option – Global Fixed Income

Balanced Exposure

- Performance Fund Interest Option – Canadian
- Performance Fund Interest Option – Global Balanced

Domestic Equity Exposure

- Index Interest Option – Canadian Equity
- Performance Fund Interest Option – Canadian Value Stock
- Performance Fund Interest Option – Large Cap Canadian Equity

U.S. Equity Exposure

- Index Interest Option – American Equity
- Index Interest Option – U.S. Technologies
- Index Interest Option – U.S. Blue Chip

Foreign Equity Exposure

- Performance Fund Interest Option – Global
- Index Interest Option – European

Portfolio Interest Options

- Diversified Income Portfolio Interest Option **(Conservative)**
- Balanced Income Portfolio Interest Option **(Moderate Conservative)**
- Balanced Growth Portfolio Interest Option **(Balanced)**
- Growth Portfolio Interest Option **(Growth)**
- Diversified Equity Portfolio Interest Option **(Aggressive Growth)**

WHAT LINKED INTEREST OPTIONS ARE AVAILABLE ON UNIVERSAL LIFE PLANS?

The following pages outline the Linked Interest Options available under your universal life plan along with a Glossary of terms.

Asset Class	Volatility	Fund Name	Page
Fixed Income Exposure	Low	Performance Fund Interest Option – Canadian Bond	1
	Low to Moderate	Performance Fund Interest Option – Global Fixed Income	2
Balanced Exposure	Low to Moderate	Performance Fund Interest Option – Canadian	3
		Performance Fund Interest Option – Global Balanced	4
Domestic Equity Exposure	Moderate	Index Interest Option – Canadian Equity	5
		Performance Fund Interest Option – Canadian Value Stock	6
		Performance Fund Interest Option – Large Cap Canadian Equity	7
U.S. Equity Exposure	Moderate	Index Interest Option – American Equity	8
		Index Interest Option – U.S. Technologies	9
		Index Interest Option – U.S. Blue Chip	10
Foreign Equity Exposure	Moderate	Performance Fund Interest Option – Global	11
		Index Interest Option – European	12
Portfolio Interest Options	Low to Moderate	Diversified Income Portfolio Interest Option	13
		Balanced Income Portfolio Interest Option	14
		Balanced Growth Portfolio Interest Option	15
		Growth Portfolio Interest Option	16
	Moderate	Diversified Equity Portfolio Interest Option	17

Equitable Life of Canada®

TYPE OF LINKED INTEREST OPTION
NAME OF LINKED INTEREST OPTION

(External mutual fund, index or portfolio currently being tracked)

FULL LEGAL LICENSED NAME OF INSURANCE COMPANY | DATE OF INFORMATION

QUICK FACTS

Portfolio Manager:
An individual, or firm, who controls the assets within the external mutual fund, index or portfolio being tracked. The portfolio manager monitors and selects appropriate investments based on the investment objective of the fund or underlying fund.

Date of Inception:
The date of inception reflects the date on which the Linked Interest Option became available with Equitable Life's universal Life policies. It does not reflect the actual inception date for the Mutual Fund or Index being tracked.

Asset Class:
The category or type of investment found in the external mutual fund, index or portfolio being tracked.

WHAT IS THE INVESTMENT OBJECTIVE?

This section outlines the financial goal that the Portfolio Manager is working to achieve along with the type of investments they'll make and the strategy they'll follow to meet that objective.

TOP 10 INVESTMENTS

The top 10 list reflects the top 10 holdings of the external mutual fund, index or portfolio being tracked.

HOW RISKY IS IT?

Very Low	Low	Low to moderate	Moderate	Moderate to high	High

This chart indicates the risk by measuring the amount of price change in the fund, index or portfolio over a one month period. The value of your investments can go down. The level of risk that is suitable for you will depend on a number of factors such as your investment goals and risk tolerance. Speak to your advisor to determine the appropriate funds for you in your particular circumstances.

HOW HAS IT PERFORMED?

This section shows the Linked Interest Option performance for the past 5 years and since the date the Linked Interest Option became available on Equitable Life's universal life policies.

INVESTMENT SEGMENTATION

The pie graph(s) show a breakdown of the investment portfolio of the external mutual fund, index or portfolio being tracked. It is segmented into appropriate subgroups and the percentage that is held in each subgroup.

This is a Linked Interest Option. It is not a Mutual fund or Indices. You are not acquiring an interest in any investments tracked by this designated index or purchasing any units or legal interest in any security. You are placing funds on deposit, earning interest with the general funds of Equitable Life. Interest is based on the performance of underlying fund, index or portfolio.

Equitable Life of Canada®

PERFORMANCE FUND INTEREST OPTIONS

CANADIAN BOND

(Currently tracking Sun Life MFS Canadian Bond Fund, series D.)

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA | DECEMBER 31, 2013

QUICK FACTS

Portfolio Manager:	Sun Life Global Investments
Date of Inception:	May 12, 2003
Asset Class:	Canadian Fixed Income

WHAT IS THE INVESTMENT OBJECTIVE?

High investment returns primarily through income, with reasonable safety of capital.

TOP 10 INVESTMENTS

1. Ontario Prov Cda 4.7% 02-06-2037
2. Canada Hsg Tr No 1 3.75% 15-03-2020
3. Goldman Sachs Grp 5.2% 19-04-22
4. Hydro One Med Term Nts Cds 5% 19-10-46
5. 407 Intl Inc. 6.47% 27-07-29
6. GE Cap Cda Fdg Co Mtn Cds 4.4% 08-02-18
7. Ontario Prov Cda 6.5% 08-03-29
8. Bank of Montreal MTN FRN
9. Quebec Prov Cda Medium Term Nt Cds 4.5% 01-12-19
10. Royal Bank of Canada FRN

HOW RISKY IS IT?

Very Low	**Low**	Low to moderate	Moderate	Moderate to high	High

This is a Linked Interest Option. It is not a Mutual fund or Indices. You are not acquiring an interest in any investments tracked by this designated index or purchasing any units or legal interest in any security. You are placing funds on deposit, earning interest with the general funds of Equitable Life. Interest is based on the performance of Sun Life MFS Canadian Bond Fund.

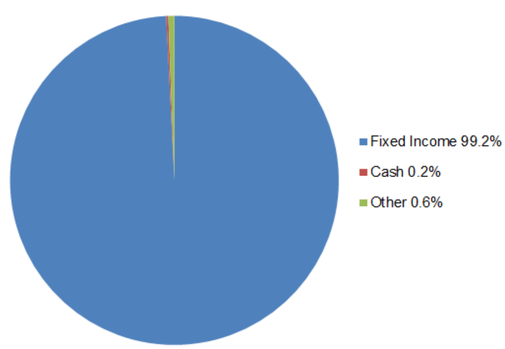
HOW HAS IT PERFORMED?

Compound returns (In Canadian dollars as of December 31, 2013)	
1 month	-0.40%
6 months	0.86%
1 year	-0.99%
2 years	1.38%
3 years	3.55%
5 years	4.37%
Since inception	4.77%

(For current month returns, visit www.equitable.ca. Universal Life Rates & Performance can be found under Our Products / Universal Life / Resources).

Past performance does not guarantee future results. Investment results will vary. The Mutual Fund or Index being tracked may change at any time.

INVESTMENT SEGMENTATION



GLOBAL FIXED INCOME

(Currently tracking Mackenzie Global Bond Fund, Series A.)

QUICK FACTS

Portfolio Manager:	Mackenzie Investments
Date of Inception:	May 12, 2003
Asset Class:	Global Fixed Income

WHAT IS THE INVESTMENT OBJECTIVE?

Invests primarily in bonds issued by foreign companies and governments. Corporate bond focus provides a yield advantage. Significant exposure to emerging market debt. Can investment up to 25% in non-investment grade bonds.

TOP 10 INVESTMENTS

1. United States Treasury 1.75% 07-31-2015
2. United States Treasury 0.625% 08-31-2017
3. VTB Capital SA 6.00% 04-12-2017
4. United States Treasury 2.625% 11-15-2020
5. Central American Bank for Economic Integration 3.875%
6. Daimler Finance North America LLC 1.45% 08-01-2016
7. Novolipetsk Steel OJSC 4.95% 09-26-2019 (144A)
8. Banco Latinoamericano de Comercio Exterior SA 3.75%
9. Hutchison Whampoa International 11 Ltd. 3.50% 01-13-2017
10. Banco Santander Brasil SA 4.50% 04-06-2015

HOW RISKY IS IT?

Very Low	Low	**Low to moderate**	Moderate	Moderate to high	High

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HOW HAS IT PERFORMED?

Compound returns (In Canadian dollars as of December 31, 2013)	
1 month	0.40%
6 months	2.95%
1 year	4.59%
2 years	4.34%
3 years	3.37%
5 years	3.23%
Since inception	0.09%

(For current month returns, visit www.equitable.ca. Universal Life Rates & Performance can be found under Our Products / Universal Life / Resources).

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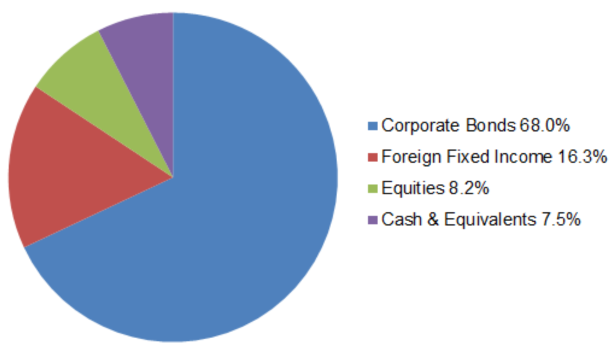
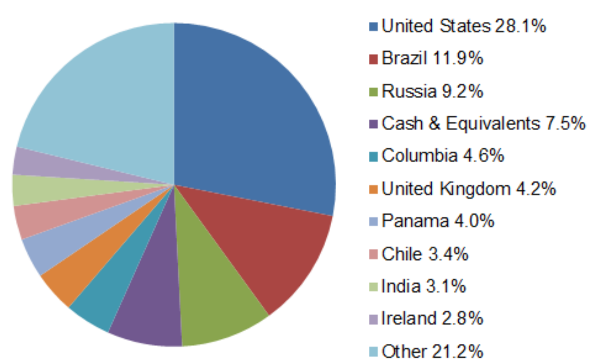
INVESTMENT SEGMENTATION





PERFORMANCE FUND INTEREST OPTIONS

CANADIAN

(Currently tracking Sun Life MFS Balanced Growth Fund, series D.)

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA | DECEMBER 31, 2013

QUICK FACTS

Portfolio Manager:	Sun Life Global Investments
Date of Inception:	September 24, 2001
Asset Class:	Global Neutral Balanced

WHAT IS THE INVESTMENT OBJECTIVE?

Provide a high rate of return consistent with a conservative investment policy through a mix of long term capital growth and fixed income securities issued primarily by Canadian issuers.

TOP 10 INVESTMENTS

1. Sun Life MFS MB US Growth Series I
2. Sun Life MFS MB International Growth I
3. Toronto-Dominion Bank
4. Bank of Nova Scotia
5. Royal Bank of Canada
6. Canadian National Railway Co.
7. Suncor Energy Inc.
8. Magna International Inc. Class A
9. Valeant Pharmaceuticals International Inc.
10. Canada Govt 2.75%

HOW RISKY IS IT?

Very Low	Low	**Low to moderate**	Moderate	Moderate to high	High

This is a Linked Interest Option. It is not a Mutual fund or Indices. You are not acquiring an interest in any investments tracked by this designated index or purchasing any units or legal interest in any security. You are placing funds on deposit, earning interest with the general funds of Equitable Life. Interest is based on the performance of Sun Life MFS Balanced Growth Fund.

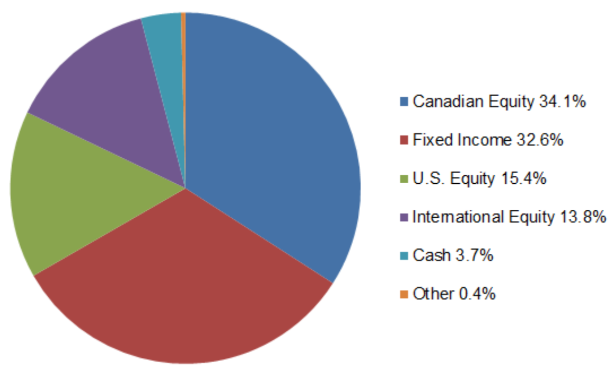
HOW HAS IT PERFORMED?

Compound returns (In Canadian dollars as of December 31, 2013)	
1 month	1.50%
6 months	10.52%
1 year	14.69%
2 years	11.10%
3 years	5.00%
5 years	7.79%
Since inception	5.57%

(For current month returns, visit www.equitable.ca. Universal Life Rates & Performance can be found under Our Products / Universal Life / Resources).

Past performance does not guarantee future results. Investment results will vary. The Mutual Fund or Index being tracked may change at any time.

INVESTMENT SEGMENTATION



GLOBAL BALANCED

(Currently tracking Templeton Global Balanced Fund, series T.)

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA | DECEMBER 31, 2013

QUICK FACTS

Portfolio Manager:	Franklin Templeton Investments Corp.
Date of Inception:	May 12, 2003
Asset Class:	Global Neutral Balanced

WHAT IS THE INVESTMENT OBJECTIVE?

Seeks current income while maintaining prospects for capital appreciation by investing primarily in debt and equity securities issued around the world.

TOP 10 INVESTMENTS

1. Government of Mexico, 7.25%, 12-15-16
2. BNP Paribas SA
3. Government of Mexico, 8.00%, 12-17-15
4. Credit Suisse Group AG
5. Government of Ukraine, Senior Note, Reg S, 7.50%, 4-17-23
6. Nota Do Tesouro Nacional, 9.76177%, 1-01-17
7. Telefonica SA
8. AXA SA
9. Government of Ukraine, Senior Note, Reg S, 7.80%, 11-28-22
10. Nissan Motor Co. Ltd.

HOW RISKY IS IT?

Very Low	Low	**Low to moderate**	Moderate	Moderate to high	High

This is a Linked Interest Option. It is not a Mutual fund or Indices. You are not acquiring an interest in any investments tracked by this designated index or purchasing any units or legal interest in any security. You are placing funds on deposit, earning interest with the general funds of Equitable Life. Interest is based on the performance of Templeton Global Balanced Fund.

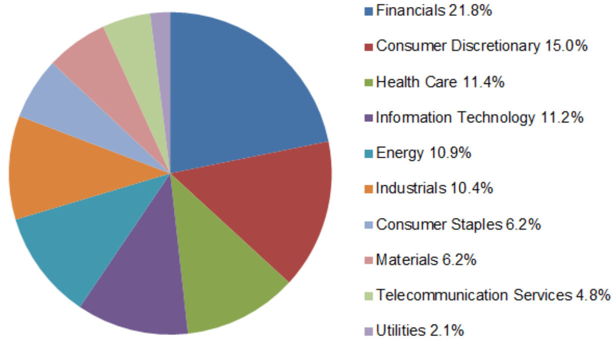
HOW HAS IT PERFORMED?

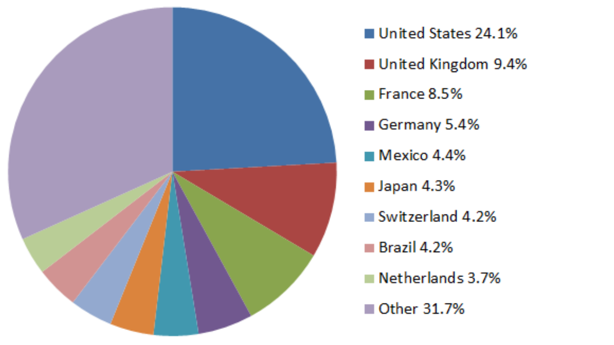
Compound returns (In Canadian dollars as of December 31, 2013)	
1 month	0.95%
6 months	12.01%
1 year	20.33%
2 years	16.33%
3 years	9.28%
5 years	8.79%
Since inception	5.84%

(For current month returns, visit www.equitable.ca. Universal Life Rates & Performance can be found under Our Products / Universal Life / Resources).

Past performance does not guarantee future results. Investment results will vary. The Mutual Fund or Index being tracked may change at any time.

INVESTMENT SEGMENTATION





INDEX INTEREST OPTIONS

CANADIAN EQUITY

(Currently tracking S&P/TSX60 Total Return Index)

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA | DECEMBER 31, 2013

QUICK FACTS

Portfolio Manager:	Maintained by the S&P/TSX Canadian Index Committee
Date of Inception:	November 14, 1994
Asset Class:	Canadian Equity

WHAT IS THE INVESTMENT OBJECTIVE?

Represents leading companies in leading industries, this Index covers approximately 73% of Canada's equity market capitalization. Its 60 stocks make it ideal for large cap coverage and a cost-effective way to achieve Canadian equity exposure.

TOP 10 INVESTMENTS

1. Royal Bank of Canada
2. Toronto-Dominion Bank
3. Bank of Nova Scotia Halifax
4. Suncor Energy Inc.
5. Canadian National Railways
6. Bank of Montreal
7. Canadian Natural Resources
8. Manulife Financial Corp
9. Valeant Pharmaceuticals International Inc.
10. Enbridge Inc.

HOW RISKY IS IT?

Very Low	Low	Low to moderate	**Moderate**	Moderate to high	High

This is a Linked Interest Option. It is not a Mutual fund or Indices. You are not acquiring an interest in any investments tracked by this designated index or purchasing any units or legal interest in any security. You are placing funds on deposit, earning interest with the general funds of Equitable Life. Interest is based on the performance of S&P/TSX60 Total Return Index.

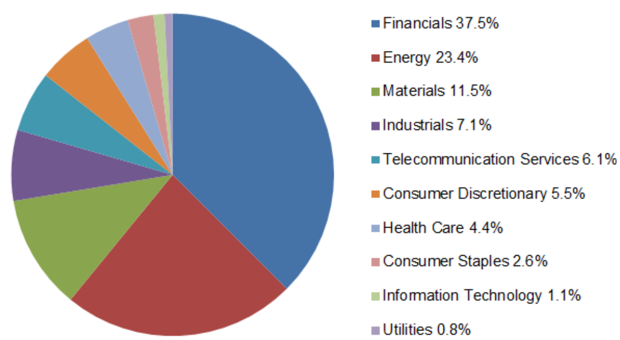
HOW HAS IT PERFORMED?

Compound returns (In Canadian dollars as of December 31, 2013)	
1 month	1.82%
6 months	14.37%
1 year	13.25%
2 years	10.63%
3 years	3.63%
5 years	10.82%
Since inception	8.13%

(For current month returns, visit www.equitable.ca. Universal Life Rates & Performance can be found under Our Products / Universal Life / Resources).

Past performance does not guarantee future results. Investment results will vary. The Mutual Fund or Index being tracked may change at any time.

INVESTMENT SEGMENTATION



Equitable Life of Canada®

CANADIAN VALUE STOCK

(Currently tracking Mackenzie Cundill Canadian Security Fund, series C.)

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA | DECEMBER 31, 2013

QUICK FACTS

Portfolio Manager:	Mackenzie Investments
Date of Inception:	May 12, 2003
Asset Class:	Canadian Focused Equity

WHAT IS THE INVESTMENT OBJECTIVE?

Adheres to proven deep value investment style. Concentrated portfolio of 20-30 companies. Foreign exposure up to 49%, can buy any size company. Cash will rise if value priced opportunities are scarce. Hedges foreign currency risk.

TOP 10 INVESTMENTS

1. Celestica Inc.
2. American International Group Inc.
3. Granite Real Estate Investment
4. Citigroup Inc.
5. Canfor Corp.
6. Chesapeake Energy Corp.
7. Bank of America Corp.
8. West Fraser Timber Co. Ltd.
9. E-L Financial Corp. ltd.
10. Encana Corp.

HOW RISKY IS IT?

Very Low	Low	Low to moderate	**Moderate**	Moderate to high	High

This is a Linked Interest Option. It is not a Mutual fund or Indices. You are not acquiring an interest in any investments tracked by this designated index or purchasing any units or legal interest in any security. You are placing funds on deposit, earning interest with the general funds of Equitable Life. Interest is based on the performance of Mackenzie Cundill Canadian Security Fund.

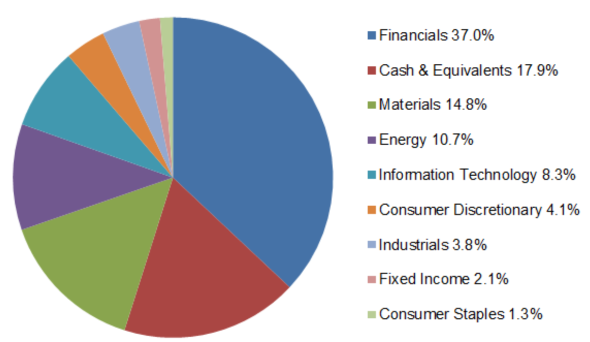
HOW HAS IT PERFORMED?

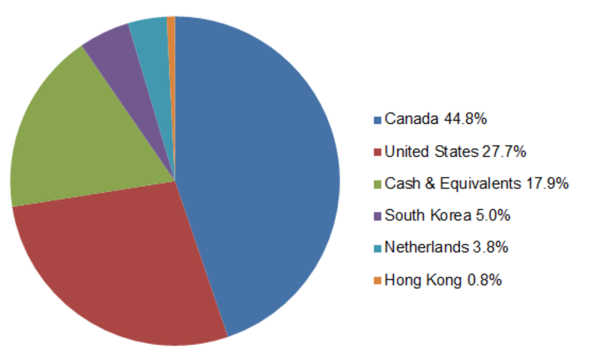
Compound returns (In Canadian dollars as of December 31, 2013)	
1 month	1.96%
6 months	13.27%
1 year	26.07%
2 years	23.02%
3 years	10.75%
5 years	15.49%
Since inception	7.87%

(For current month returns, visit www.equitable.ca. Universal Life Rates & Performance can be found under Our Products / Universal Life / Resources).

Past performance does not guarantee future results. Investment results will vary. The Mutual Fund or Index being tracked may change at any time.

INVESTMENT SEGMENTATION





LARGE CAP CANADIAN EQUITY

(Currently tracking Mackenzie Ivy Canadian Fund, series A.)

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA | DECEMBER 31, 2013

QUICK FACTS

Portfolio Manager:	Mackenzie Investments
Date of Inception:	May 12, 2003
Asset Class:	Canadian Focused Equity

WHAT IS THE INVESTMENT OBJECTIVE?

Long-term capital growth by investing mainly in a select group of high-quality, large-cap Canadian businesses. Suitable as a core Canadian equity holding with lower volatility characteristics – preservation of an investor's wealth is the hallmark of the Fund's investment approach. Avoids passing fads in favour of disciplined acquisitions of undervalued businesses.

TOP 10 INVESTMENTS

1. SNC-Lavalin Group Inc.
2. Brookfield Asset Management Inc.
3. Loblaw Cos Ltd.
4. Great-West Lifeco Inc.
5. Bank of Nova Scotia
6. Toronto-Dominion Bank
7. Pearsons PLC
8. Danone
9. Hyundai Motor Co.
10. Encana Corp.

HOW RISKY IS IT?

Very Low	Low	Low to moderate	**Moderate**	Moderate to high	High

This is a Linked Interest Option. It is not a Mutual fund or Indices. You are not acquiring an interest in any investments tracked by this designated index or purchasing any units or legal interest in any security. You are placing funds on deposit, earning interest with the general funds of Equitable Life. Interest is based on the performance of Mackenzie Ivy Canadian Fund.

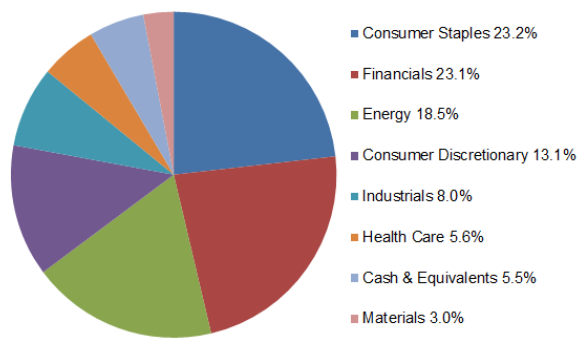
HOW HAS IT PERFORMED?

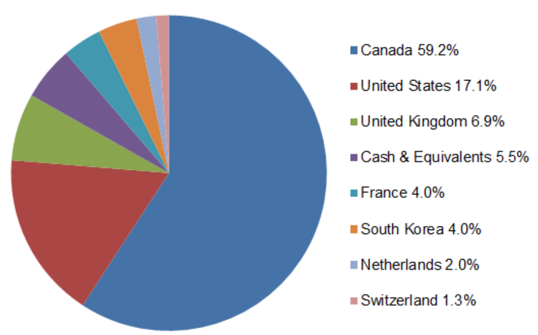
Compound returns (In Canadian dollars as of December 31, 2013)	
1 month	0.63%
6 months	9.05%
1 year	20.89%
2 years	13.57%
3 years	9.38%
5 years	8.04%
Since inception	4.76%

(For current month returns, visit www.equitable.ca. Universal Life Rates & Performance can be found under Our Products / Universal Life / Resources).

Past performance does not guarantee future results. Investment results will vary. The Mutual Fund or Index being tracked may change at any time.

INVESTMENT SEGMENTATION





Equitable Life of Canada®

INDEX INTEREST OPTIONS

AMERICAN EQUITY

(Currently tracking S&P 500 Total Return Index)

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA | DECEMBER 31, 2013

QUICK FACTS

Portfolio Manager:	Maintained by the S&P Index Committee
Date of Inception:	October 13, 2000
Asset Class:	U.S. Equity

WHAT IS THE INVESTMENT OBJECTIVE?

Widely regarded as the best single gauge of the U.S. equities market, this Index includes 500 leading companies in leading industries in the U.S. economy. Although it focuses on the large cap segment of the market, with approximately 80% coverage of U.S. equities, it is also an ideal proxy for the total market.

TOP 10 INVESTMENTS

1. Apple Inc.
2. Exxon Mobil Corp.
3. Google Inc.
4. Microsoft Corp.
5. General Electric Co.
6. Johnson & Johnson
7. Chevron Corp.
8. Procter & Gamble
9. JP Morgan Chase & Co.
10. Wells Fargo & Co.

HOW RISKY IS IT?

Very Low	Low	Low to moderate	**Moderate**	Moderate to high	High

This is a Linked Interest Option. It is not a Mutual fund or Indices. You are not acquiring an interest in any investments tracked by this designated index or purchasing any units or legal interest in any security. You are placing funds on deposit, earning interest with the general funds of Equitable Life. Interest is based on the performance of S&P 500 Total Return Index.

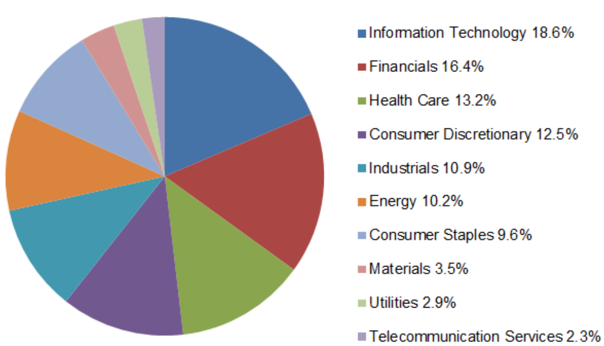
HOW HAS IT PERFORMED?

Compound returns (In Canadian dollars as of December 31, 2013)	
1 month	2.69%
6 months	17.61%
1 year	41.53%
2 years	26.73%
3 years	18.81%
5 years	14.66%
Since inception	1.52%

(For current month returns, visit www.equitable.ca. Universal Life Rates & Performance can be found under Our Products / Universal Life / Resources).

Past performance does not guarantee future results. Investment results will vary. The Mutual Fund or Index being tracked may change at any time.

INVESTMENT SEGMENTATION



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INDEX INTEREST OPTIONS

U.S. TECHNOLOGIES

(Currently tracking NASDAQ 100 Total Return Index)

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA | DECEMBER 31, 2013

QUICK FACTS

Portfolio Manager:	Maintained by NASDAQ
Date of Inception:	October 13, 2000
Asset Class:	U.S. Equity

WHAT IS THE INVESTMENT OBJECTIVE?

Includes 100 of the largest domestic and international non-financial securities listed on The Nasdaq Stock Market based on market capitalization. The Index reflects companies across major industry groups including computer hardware and software, telecommunications, retail/wholesale trade and biotechnology. It does not contain securities of financial companies including investment companies.

TOP 10 INVESTMENTS

1. Apple Inc.
2. Microsoft Corp.
3. Google Inc.
4. Amazon.com Inc.
5. Intel Corp.
6. QUALCOMM Inc.
7. Cisco Systems Inc.
8. Gilead Sciences Inc.
9. Comcast Corp
10. Facebook Inc.

HOW RISKY IS IT?

Very Low	Low	Low to moderate	**Moderate**	Moderate to high	High

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HOW HAS IT PERFORMED?

Compound returns (In Canadian dollars as of December 31, 2013)	
1 month	3.19%
6 months	25.76%
1 year	46.37%
2 years	30.18%
3 years	21.55%
5 years	22.05%
Since inception	- 1.39%

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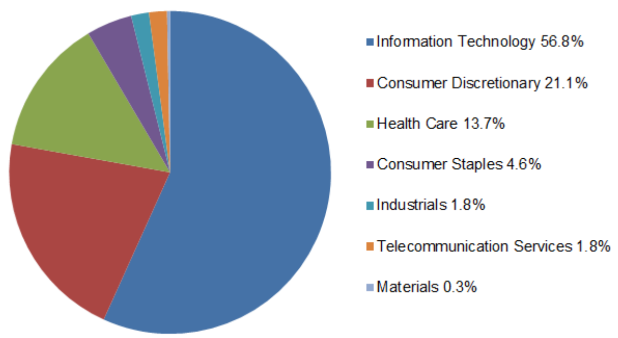
INVESTMENT SEGMENTATION

(At January 8, 2014)



Equitable Life of Canada

INDEX INTEREST OPTIONS

U.S. BLUE CHIP

(Currently tracking Dow Jones Industrial Average Total Return Index)

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA | DECEMBER 31, 2013

QUICK FACTS

Portfolio Manager:	Maintained by Dow Jones Indexes
Date of Inception:	September 24, 2001
Asset Class:	U.S. Equity

WHAT IS THE INVESTMENT OBJECTIVE?

To represent large and well-known U.S. companies. Covers all industries with the exception of Transportation and Utilities.

TOP 10 INVESTMENTS

1. Visa Inc.
2. International Business Machines Corp.
3. Goldman Sachs Group Inc.
4. 3M Co.
5. Boeing Co.
6. Chevron Corp.
7. United Technologies Corp.
8. Exxon Mobil Corp.
9. McDonald's Corp.
10. Johnson & Johnson

HOW RISKY IS IT?

Very Low	Low	Low to moderate	**Moderate**	Moderate to high	High

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HOW HAS IT PERFORMED?

Compound returns (In Canadian dollars as of December 31, 2013)	
1 month	3.34%
6 months	13.81%
1 year	38.61%
2 years	22.26%
3 years	18.08%
5 years	12.94%
Since inception	4.21%

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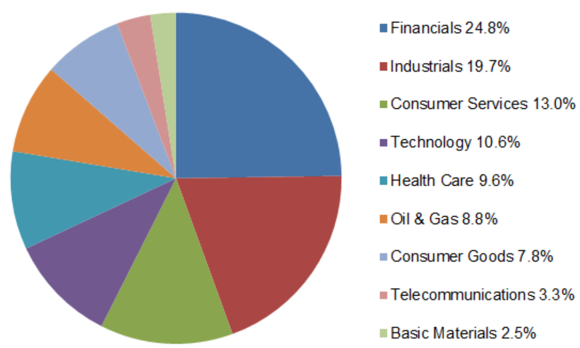
INVESTMENT SEGMENTATION



GLOBAL

(Currently tracking Templeton Growth Fund Ltd. series A.)

QUICK FACTS

Portfolio Manager:	Franklin Templeton Investments Corp.
Date of Inception:	November 1, 1995
Asset Class:	Global Equity

WHAT IS THE INVESTMENT OBJECTIVE?

Long-term capital appreciation by investing primarily in equity securities of companies around the world and fixed income securities issued by governments or companies of any country. May invest in any country or industry in any proportion.

TOP 10 INVESTMENTS

1. Kingfisher PLC
2. Lloyds Banking Group PLC
3. CVS Caremark Corp.
4. Citigroup Inc.
5. Vodafone Group PLC
6. Morgan Stanley
7. Credit Suisse Group AG
8. ING Group NV
9. Gilead Sciences Inc.
10. Sanofi

HOW RISKY IS IT?

Very Low	Low	Low to moderate	**Moderate**	Moderate to high	High

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HOW HAS IT PERFORMED?

Compound returns (In Canadian dollars as of December 31, 2013)	
1 month	1.30%
6 months	19.05%
1 year	35.71%
2 years	24.57%
3 years	13.80%
5 years	11.00%
Since inception	4.94%

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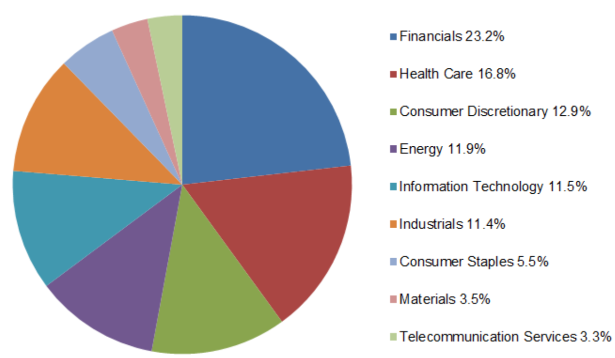
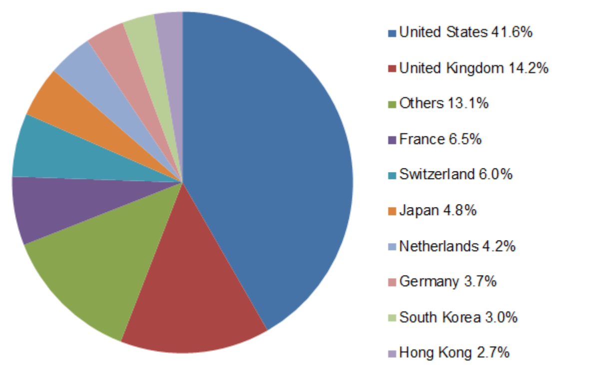
INVESTMENT SEGMENTATION





Equitable Life of Canada®

INDEX INTEREST OPTIONS
EUROPEAN

(Currently tracking DJ EURO STOXX 50 Total Return Index)

QUICK FACTS

Portfolio Manager:	Maintained by Stoxx Ltd.
Date of Inception:	October 13, 2000
Asset Class:	European Equity

WHAT IS THE INVESTMENT OBJECTIVE?

Provides a Blue-chip representation of supersector leaders in the Eurozone. Covers Austria, Belgium, Finland, France, Germany, Greece, Ireland, Luxembourg, the Netherlands, Portugal and Spain. Captures approximately 60% of the free float market capitalisation of the EURO STOXX Total Market Index, which in turn covers approximately 95% of the free float market capitalisation of the represented countries.

TOP 10 INVESTMENTS

1. Sanofi
2. Bayer
3. Siemens
4. BCO Santander
5. BASF
6. Daimler
7. Allianz
8. SAP
9. BNP Paribas
10. Anheuser-Busch Inbev

HOW RISKY IS IT?

Very Low	Low	Low to moderate	**Moderate**	Moderate to high	High

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HOW HAS IT PERFORMED?

Compound returns (In Canadian dollars as of December 31, 2013)	
1 month	2.41%
6 months	28.71%
1 year	35.74%
2 years	26.23%
3 years	10.68%
5 years	5.25%
Since inception	0.39%

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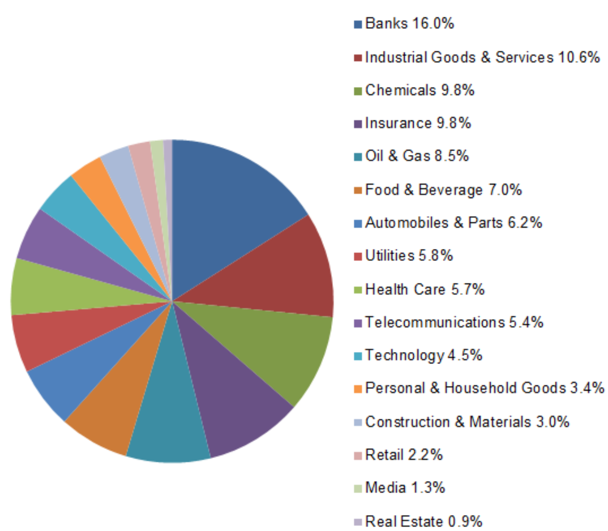
INVESTMENT SEGMENTATION



DIVERSIFIED INCOME

(Currently tracking Franklin Quotential Diversified Income Portfolio, Series T.)

Equitable Life of Canada®

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA | DECEMBER 31, 2013

QUICK FACTS

Portfolio Manager:	Franklin Templeton Investments Corp.
Date of Inception:	June 14, 2004
Asset Class:	Global Fixed Income Balanced

WHAT IS THE INVESTMENT OBJECTIVE?

High current income and some long-term capital appreciation by investing primarily in a diversified mix of income and bond mutual funds.

TOP 10 INVESTMENTS

1. Franklin Bissett Bond Fund, Series O
2. Templeton Global Bond Fund, Series O
3. Franklin Bissett Canadian Short Term Bond Fund, Series O
4. Franklin Strategic Income Fund, Series O
5. Franklin U.S. Rising Dividends Fund, Series O
6. Franklin Bissett Canadian Dividend Fund, Series O
7. iShares Intermediate Credit Bond ETF
8. Franklin High Income Fund, Series O
9. FTIF Franklin Mutual European Fund, Series I (Acc)
10. FTIF Franklin Global Real Estate Fund, Series I

HOW RISKY IS IT?

Very Low	Low	**Low to moderate**	Moderate	Moderate to high	High

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HOW HAS IT PERFORMED?

Compound returns (In Canadian dollars as of December 31, 2013)	
1 month	0.51%
6 months	4.55%
1 year	5.93%
2 years	6.25%
3 years	5.26%
5 years	7.87%
Since inception	4.47%

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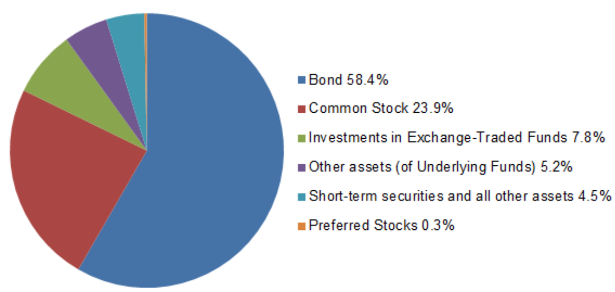
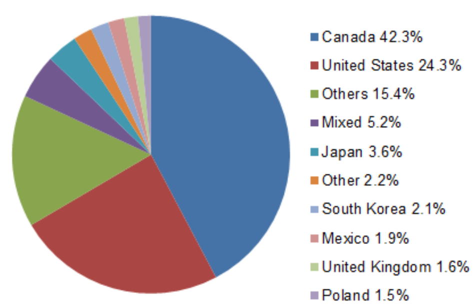
INVESTMENT SEGMENTATION





![Equitable Life of Canada]

PORTFOLIO INTEREST OPTIONS
BALANCED INCOME

(Currently tracking Franklin Quotential Balanced Income Portfolio, Series A.)

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA | DECEMBER 31, 2013

QUICK FACTS

Portfolio Manager:	Franklin Templeton Investments Corp.
Date of Inception:	June 14, 2004
Asset Class:	Global Neutral Balanced

WHAT IS THE INVESTMENT OBJECTIVE?

A balance of current income and long-term capital appreciation by investing in a diversified mix of equity and income mutual funds, with a bias towards income.

TOP 10 INVESTMENTS

1. Franklin Bissett Bond Fund, Series O
2. Templeton Global Bond Fund, Series O
3. Franklin Strategic Income Fund, Series O
4. Franklin Bissett Canadian Equity Fund, Series O
5. Franklin Flex Cap Growth Fund, Series O
6. FTIF Franklin Mutual European Fund, Series I (Acc)
7. iShares MSCI Japan ETF
8. Franklin Bissett Canadian Short Term Bond Fund, Series O
9. iShares Intermediate Credit Bond ETF
10. Franklin Bissett All Canadian Focus Fund, Series O

HOW RISKY IS IT?

Very Low	Low	**Low to moderate**	Moderate	Moderate to high	High

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HOW HAS IT PERFORMED?

Compound returns (In Canadian dollars as of December 31, 2013)	
1 month	0.90%
6 months	7.72%
1 year	10.04%
2 years	7.89%
3 years	4.70%
5 years	8.53%
Since inception	4.37%

(For current month returns, visit www.equitable.ca. Universal Life Rates & Performance can be found under Our Products / Universal Life / Resources).

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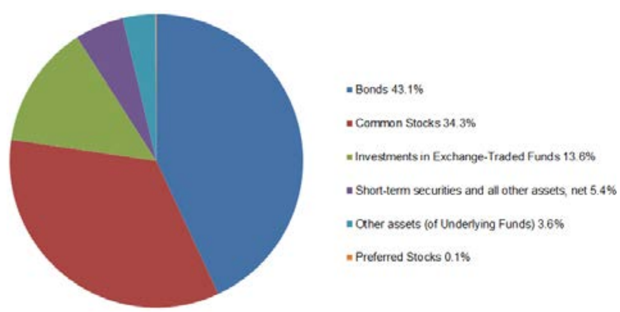
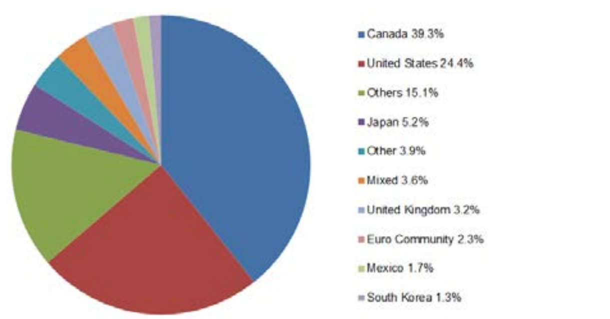
INVESTMENT SEGMENTATION





PORTFOLIO INTEREST OPTIONS
BALANCED GROWTH

(Currently tracking Franklin Quotential Balanced Growth Portfolio, Series A.)

QUICK FACTS

Portfolio Manager:	Franklin Templeton Investments Corp.
Date of Inception:	June 14, 2004
Asset Class:	Global Neutral Balanced

WHAT IS THE INVESTMENT OBJECTIVE?

A balance of current income and long-term capital appreciation by investing in a diversified mix of equity and income mutual funds, with a bias towards capital appreciation.

TOP 10 INVESTMENTS

1. Franklin Bissett Bond Fund, Series O
2. Franklin Bissett Canadian Equity Fund, Series O
3. Franklin Flex Cap Growth Fund, Series O
4. FTIF Franklin Mutual European Fund, Series I (Acc)
5. Templeton Global Bond Fund, Series O
6. iShares MSCI Japan ETF
7. Franklin Bissett All Canadian Focus Fund, Series O
8. Franklin U.S. Core Equity Fund, Series O
9. Franklin U.S. Rising Dividends Fund, Series O
10. Franklin Templeton Canadian Large Cap Fund, Series O

HOW RISKY IS IT?

Very Low	Low	**Low to moderate**	Moderate	Moderate to high	High

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HOW HAS IT PERFORMED?

Compound returns (In Canadian dollars as of December 31, 2013)	
1 month	1.34%
6 months	10.73%
1 year	14.88%
2 years	10.54%
3 years	5.29%
5 years	9.93%
Since inception	4.65%

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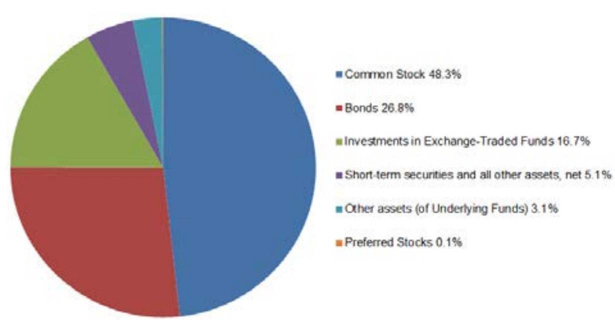
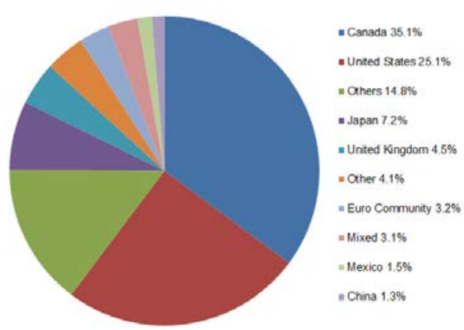
INVESTMENT SEGMENTATION





Equitable Life of Canada®

PORTFOLIO INTEREST OPTIONS

GROWTH

(Currently tracking Franklin Quotential Growth Portfolio, Series A.)

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA | DECEMBER 31, 2013

QUICK FACTS

Portfolio Manager:	Franklin Templeton Investments Corp.
Date of Inception:	June 14, 2004
Asset Class:	Global Equity Balanced

WHAT IS THE INVESTMENT OBJECTIVE?

Long-term capital appreciation by investing primarily in a diversified mix of equity mutual funds, with additional stability derived from investing in fixed income mutual funds.

TOP 10 INVESTMENTS

1. Franklin Bissett Bond Fund, Series O
2. Franklin Bissett Canadian Equity Fund, Series O
3. Franklin Flex Cap Growth Fund, Series O
4. FTIF Franklin Mutual European Fund, Series I (Acc)
5. iShares MSCI Japan ETF
6. Franklin World Growth Fund, Series O
7. Franklin Mutual Global Discovery Fund, Series O
8. Franklin U.S. Core Equity Fund, Series O
9. Templeton International Stock Fund, Series O
10. Franklin Bissett All Canadian Focus Fund, Series O

HOW RISKY IS IT?

Very Low	Low	**Low to moderate**	Moderate	Moderate to high	High

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HOW HAS IT PERFORMED?

Compound returns (In Canadian dollars as of December 31, 2013)	
1 month	1.73%
6 months	13.58%
1 year	19.52%
2 years	13.38%
3 years	5.89%
5 years	10.68%
Since inception	3.88%

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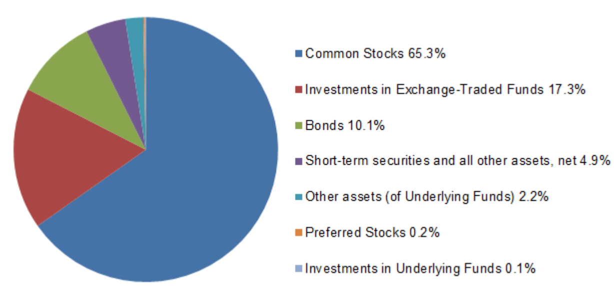
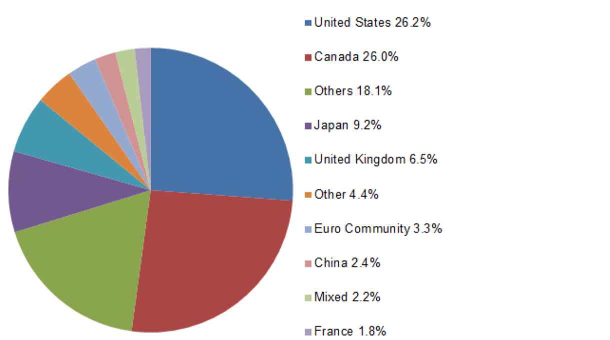
INVESTMENT SEGMENTATION





DIVERSIFIED EQUITY

(Currently tracking Franklin Quotential Diversified Equity Portfolio, series A.)

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA | DECEMBER 31, 2013

QUICK FACTS

Portfolio Manager:	Franklin Templeton Investments Corp.
Date of Inception:	June 14, 2004
Asset Class:	Global Equity

WHAT IS THE INVESTMENT OBJECTIVE?

Long-term capital appreciation by investing primarily in a diversified mix of global equity mutual funds.

TOP 10 INVESTMENTS

1. Franklin World Growth Fund, Series O
2. Franklin Mutual Global Discovery Fund, Series O
3. Templeton International Stock Fund, Series O
4. Templeton Global Smaller Cos. Fund, Series O
5. iShares MSCI Japan ETF
6. Franklin Flex Cap Growth Fund, Series O
7. FTIF Franklin Mutual European Fund, Series I (Acc)
8. Franklin U.S. Core Equity Fund, Series O
9. Templeton Asian Growth Fund, Series O
10. Franklin Bissett All Canadian Focus Fund, Series O

HOW RISKY IS IT?

Very Low	Low	Low to moderate	**Moderate**	Moderate to high	High

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HOW HAS IT PERFORMED?

Compound returns (In Canadian dollars as of December 31, 2013)	
1 month	1.87%
6 months	16.25%
1 year	28.38%
2 years	18.85%
3 years	9.01%
5 years	10.66%
Since inception	3.90%

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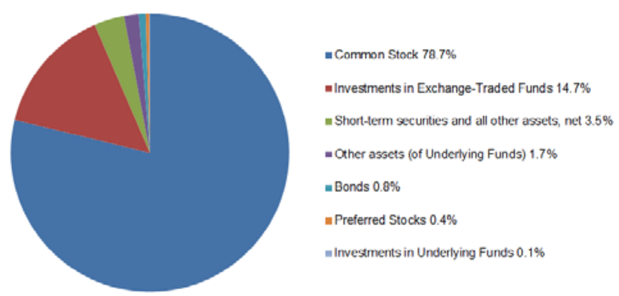
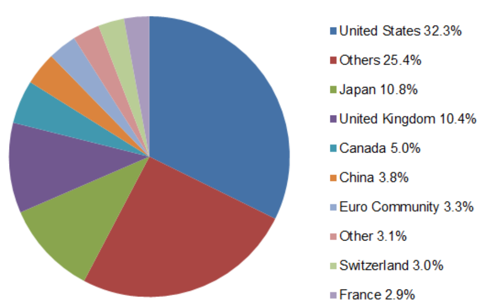
INVESTMENT SEGMENTATION





universal life

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