

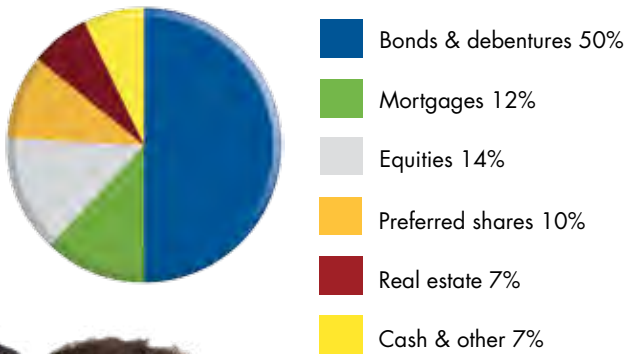
# Equitable Life®: There's Strength in Being Mutual.

As an independent Canadian mutual life insurance company Equitable Life is not driven by short-term results or demands from shareholders. Instead, we focus on longer term strategies that foster ongoing stability, growth and profitability for our policyholders, business partners and investors.

## Strong capital position

The Minimum Continuing Capital and Surplus Requirement (MCCSR) ratio is a recognized measure of strength and stability for the financial services industry. Equitable Life's MCCSR ratio, at a very strong 221%, is well above the minimum prescribed by the Office of the Superintendent of Financial Institutions Canada (OSFI).

## High quality investment portfolio

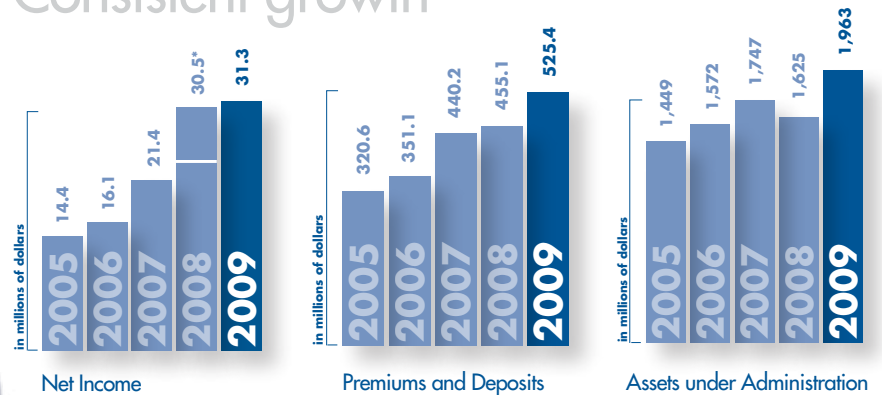


## Solid financial results

In 2009, Equitable Life delivered solid financial results and emerged from the economic downturn in a strong position:

- Net income: \$31.3 million
- Assets under administration: \$1.96 billion
- Participating policyholders' equity: \$269 million
- Return on policyholders' equity: 12.4%
- Premiums and deposits: \$525 million

## Consistent growth



\* Includes \$7.3M related to the sales of group administration software.

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## Superior service

Equitable Life's professional, knowledgeable employees in both our Head Office and in our Regional Offices work in partnership with you, as our business partners, to provide the highest standards of efficient, personalized service. This service has earned us a number one ranking by a national MGA for the second year in a row. And, with Equitable Life, we provide direct access to our experts. Advisors can call our office and speak directly to our underwriters.

## Diversified product selection

Equitable Life has a wide range of life and health, investment and annuity products designed to meet the protection, savings, accumulation and income needs of your clients and their employees. And, through our third-party relationships, we are able to offer your clients the advantage of access to some of the world's top performing and trusted investment management firms and lenders.

## Advisor online tools and information

Equitable Life's advisor site—EquiNet® ([www.equitable.ca/advisorhome](http://www.equitable.ca/advisorhome))—provides access to a wide range of tools and information geared to supporting your business needs. These include:

- Marketing materials and sales strategies
  - Easy access to administrative forms and processes
  - Online policy inquiry tools
  - Sales illustration software
- 



## Regional presence across Canada

Equitable Life has Regional Offices in many major Canadian centres supported by our Head Office in Waterloo, Ontario. Our extensive sales and service network enables us to provide personalized, local service and respond quickly and effectively to our clients' changing needs.

## About Equitable Life of Canada®

Since 1920, customers have been depending on Equitable Life for security through financial protection and support. As one of the largest federally regulated independent mutual life insurance companies in Canada, Equitable Life focuses on financial strength and providing long-term growth and stability to its customers.

Through partnerships with Managing General Agencies and advisors, Equitable Life offers customers a wide selection of competitive individual life and health, group benefits and savings and retirement products to meet a range of financial planning and health needs.

[www.equitable.ca/advisorhome](http://www.equitable.ca/advisorhome)  
1.800.265.8878