

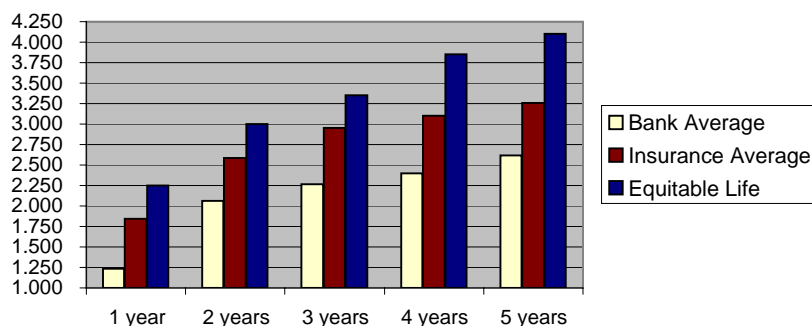
Guaranteed Deposit Account Comparison

Equitable Life® vs. Insurance Companies and Banks

As at December 18, 2008

The following is a comparison of interest rates for REDEEMABLE term investments at each company's minimum deposit requirement.

Company	Min. Deposit	1 year	2 years	3 years	4 years	5 years
Equitable Life of Canada	500	2.250	3.000	3.350	3.850	4.100
Rank		3	3	3	1	1
Canada Life	1,000	1.375	2.250	2.750	2.875	2.750
Empire Life	500	2.625	3.000	3.500	3.625	4.000
Great West Life	500	1.250	2.000	2.500	2.625	2.500
London Life	1,000	1.375	2.250	2.750	2.875	2.750
Manulife Investments	5,000	2.500	3.000	3.500	3.650	3.850
Standard Life	1,000	1.900	2.450	2.700	2.700	3.000
Sun Life Financial	1,000	1.750	3.150	2.900	2.900	3.250
Transamerica Life	1,000	1.550	2.200	2.600	2.800	3.100
Insurance Average		1.842	2.589	2.950	3.100	3.256
Bank of Montreal	1,000	1.200	2.000	2.250	2.400	2.600
Bank of Nova Scotia	1,000	1.200	2.000	2.250	2.400	2.600
CIBC Trust Corp.*	1,000	1.200	2.000	2.250	2.400	2.600
Citibank*	1,000	1.200	1.750	2.000	2.150	2.350
Concentra Financial*	1,000	1.200	2.000	2.250	2.400	2.600
Laurentian Bank	500	1.200	2.000	2.250	2.400	2.600
National Bank	1,000	-	2.000	2.250	2.400	2.600
Royal Bank	1,000	0.950	1.750	2.000	2.150	2.350
Sun Life Trust	1,000	1.750	3.150	2.900	2.900	3.250
T-D Mortgage*	1,000	1.200	2.000	2.250	2.400	2.600
Bank Average		1.233	2.065	2.265	2.400	2.615



For Advisor Use Only.

* Non-redeemable term investments.

Comparison based on Equitable Life's core competitors.

Competitor information interpreted by Equitable Life of Canada.

Information provided by CANNEX Financial Exchanges Limited, dated December 18, 2008. E&OE.

© denotes a trademark of The Equitable Life Insurance Company of Canada, unless otherwise indicated.

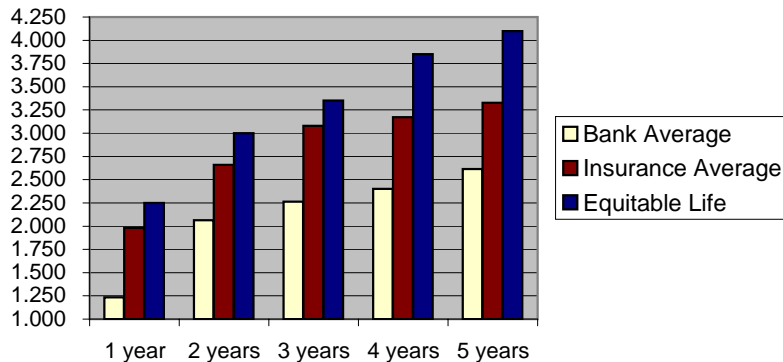
Guaranteed Deposit Account Comparison

Equitable Life® vs. Insurance Companies and Banks

As at December 18, 2008

The following is a comparison of interest rates for REDEEMABLE term investments based on a deposit of **\$25,000**.

Company	1 year	2 years	3 years	4 years	5 years
Equitable Life of Canada	2.250	3.000	3.350	3.850	4.100
Rank	4	3	3	1	1
Canada Life	1.500	2.375	2.875	3.000	2.875
Empire Life	2.625	3.000	3.500	3.625	4.000
Great West Life	1.375	2.125	2.625	2.750	2.625
London Life	1.375	2.250	2.750	2.875	2.750
Manulife Investments	2.500	3.000	3.500	3.650	3.850
Standard Life	2.650	2.600	3.350	2.850	3.150
Sun Life Financial	1.750	3.150	2.900	2.900	3.250
Transamerica Life	1.800	2.450	2.850	3.050	3.350
Insurance Average	1.981	2.661	3.078	3.172	3.328
Bank of Montreal [†]	1.200	2.000	2.250	2.400	2.600
Bank of Nova Scotia [†]	1.200	2.000	2.250	2.400	2.600
CIBC Trust Corp. [†]	1.200	2.000	2.250	2.400	2.600
Citibank*	1.200	1.750	2.000	2.150	2.350
Concentra Financial*	1.200	2.000	2.250	2.400	2.600
Laurentian Bank [†]	1.200	2.000	2.250	2.400	2.600
National Bank [†]	-	2.000	2.250	2.400	2.600
Royal Bank	0.950	1.750	2.000	2.150	2.350
Sun Life Trust	1.750	3.150	2.900	2.900	3.250
T-D Mortgage [†]	1.200	2.000	2.250	2.400	2.600
Bank Average	1.233	2.065	2.265	2.400	2.615



For Advisor Use Only.

* Non-redeemable term investments.

Comparison based on Equitable Life's core competitors.

Competitor information interpreted by Equitable Life of Canada.

Information provided by CANNEX Financial Exchanges Limited, dated December 18, 2008. E&OE.

® denotes a trademark of The Equitable Life Insurance Company of Canada, unless otherwise indicated.

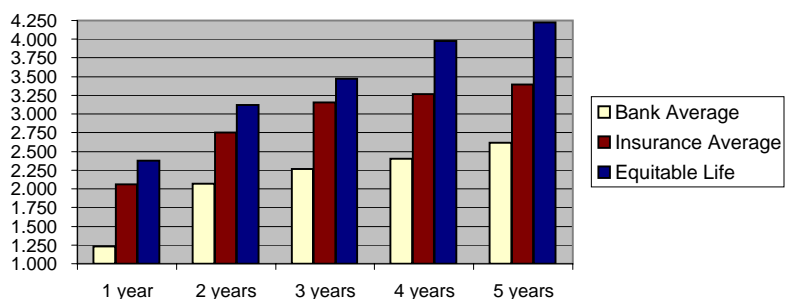
Guaranteed Deposit Account Comparison

Equitable Life® vs. Insurance Companies and Banks

As at December 18, 2008

The following is a comparison of interest rates for REDEEMABLE term investments based on a deposit of **\$50,000**.

Company	1 year	2 years	3 years	4 years	5 years
Equitable Life of Canada	2.375	3.125	3.475	3.975	4.225
Rank	4	3	3	1	1
Canada Life	1.500	2.375	2.875	3.000	2.875
Empire Life	2.750	3.125	3.625	3.750	4.125
Great West Life	1.500	2.250	2.750	2.875	2.750
London Life	1.625	2.500	3.000	3.125	3.000
Manulife Investments	2.500	3.000	3.500	3.650	3.850
Standard Life	2.650	2.700	3.350	2.950	3.250
Sun Life Financial	1.750	3.150	2.900	2.900	3.250
Transamerica Life	1.900	2.550	2.950	3.150	3.450
Insurance Average	2.061	2.753	3.158	3.264	3.392
Bank of Montreal [†]	1.200	2.000	2.250	2.400	2.600
Bank of Nova Scotia [†]	1.200	2.000	2.250	2.400	2.600
CIBC Trust Corp. [*]	1.200	2.000	2.250	2.400	2.600
Citibank [*]	1.200	1.750	2.000	2.150	2.350
Concentra Financial [*]	1.200	2.000	2.250	2.400	2.600
Laurentian Bank [†]	1.200	2.000	2.250	2.400	2.600
National Bank	-	2.000	2.250	2.400	2.600
Royal Bank	0.950	1.750	2.000	2.150	2.350
Sun Life Trust	1.750	3.150	2.900	2.900	3.250
T-D Mortgage [†]	1.200	2.000	2.250	2.400	2.600
Bank Average	1.233	2.065	2.265	2.400	2.615



For Advisor Use Only.

* Non-redeemable term investments.

Comparison based on Equitable Life's core competitors.

Competitor information interpreted by Equitable Life of Canada.

Information provided by CANNEX Financial Exchanges Limited, dated December 18, 2008. E&OE.

© denotes a trademark of The Equitable Life Insurance Company of Canada, unless otherwise indicated.