



Equitable Life Active Balanced Portfolios

Introducing a Unique Approach to Diversification

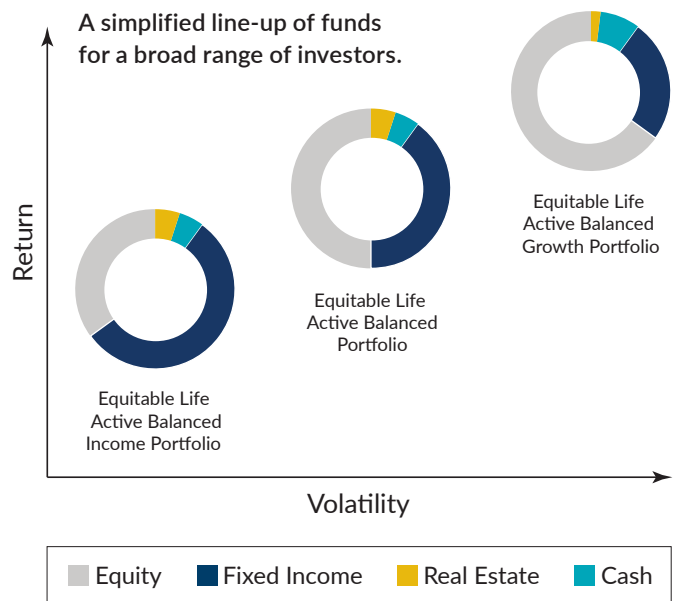


The Equitable Asset Management Group uses economic trends to uncover often overlooked investment opportunities. Offer clients a unique source of diversification with Equitable Life Active Balanced Portfolios; investment funds that consider the big picture.

The Funds

When it comes to choosing the right fund, investors have different investment needs. That's why we've designed a line-up of portfolios appropriate for a range of clients, regardless of what their investment preferences may be.

Equitable Life Active Balanced Portfolios are constructed with Exchange Traded Funds (ETFs) that span the asset class spectrum. ETFs are cost effective, efficient and flexible investment solutions that are ideal pairings with our broader top-down, macro-economic views.



Key Fund Features

- 1 "Big-picture" investing**
We look for emerging economic trends to spot potential dangers and opportunities that lay ahead.
- 2 Asset allocators**
Asset class performance is the most significant component to a portfolio's return, which is why we focus our efforts on asset class selection.
- 3 Proven investment process**
Our top-down views can help capture relative asset class value; an approach proven successful even in the weakest of economic conditions in our non-segregated funds.

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Exposures/Classification	Target benchmark weights		
	Equitable Life Active Balanced Income Portfolio	Equitable Life Active Balanced Portfolio	Equitable Life Active Balanced Growth Portfolio
Equity	35%	50%	65%
Fixed Income	55%	40%	25%
Real Estate	5%	5%	8%
Commodities & other	0%	0%	0%
Cash	5%	5%	2%
Fund Category	Canadian Neutral Balanced	Global Neutral Balanced	Global Equity Balanced

Benchmark: cash= DEX 91 Day T-bill index, real estate = FTSE NAREIT US Real Estate Index, fixed income = DEX Universe Bond Index, equity = blended S&P/TSX Composite, S&P 500, MSCI EAFE

Key Fund Features

- 1 Style diversification**
Our top-down investment approach offers a unique perspective on markets and can add diversity to existing holdings.
- 2 “Core” portfolios**
An ideal line-up of funds that can serve as the cornerstone of your investment strategy.
- 3 ETF advantage**
Access the benefits of a segregated fund for less.

About Equitable Asset Management Group

Equitable Asset Management Group is the investment division of Equitable®. Equitable’s investment assets have been managed internally since the Company was established in 1920 and our asset management expertise has contributed to our continued financial strength for the past 95 years. In addition to a focus on prudent investment strategies and risk management, we are guided by the same values of integrity, accountability, knowledgeable staff and superior service that are synonymous with Equitable.

Fund name	Investment Class 75/75			Estate Class 75/100			Protection Class 100/100		
	NL	NL-CB	NL-CB5	NL	NL-CB	NL-CB5	NL	NL-CB	NL-CB5
EL Active Balanced Income Portfolio	738	3038	5038	938	3138	5138	1138	3238	5238
EL Active Balanced Portfolio	737	3037	5037	937	3137	5137	1137	3237	5237
EL Active Balanced Growth Portfolio	739	3039	5039	939	3139	5139	139	3239	5239

For more information contact your Equitable Regional Investment Sales Manager.

Disclosure

Any amount that is allocated to a segregated fund is invested at the risk of the contract holder and may increase or decrease in value. Segregated Funds values change frequently and past performance does not guarantee future results. Professional advice should be sought before an investor embarks on any investment strategy. Investors do not purchase an interest in the underlying securities or funds, but rather, an individual variable insurance contract issued by Equitable. Please note that both the Death Benefit Guarantee, and Maturity Benefit Guarantee are reduced proportionately for all withdrawals or transfers that the contract owner makes.

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