



Equitable Generations™

Universal Life Savings and Investment Options

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 1.5%. 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 five types of Linked Interest Options available:

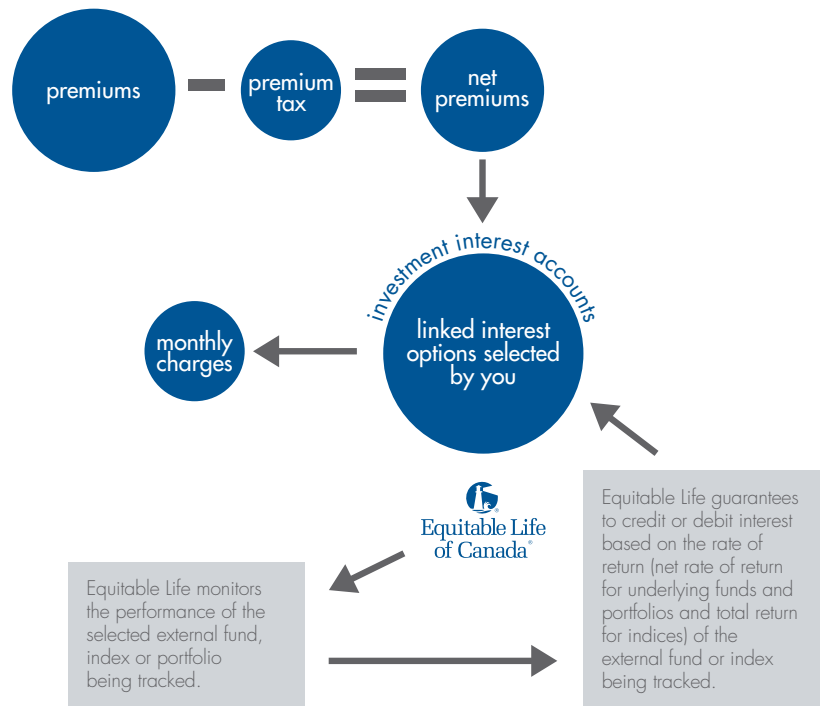
Index Options	ESG Index Options	Managed Fund Options	Portfolio Options	Target Date Options
Interest based on the movement of some of the world leading stock market indexes.	Interest base on the movement of some stock market indexes that apply ESG principles in the securities selected.	Interest mirrors the performance of funds managed by some of the world's best professional money managers.	Interest based on the performance of portfolios that are suitable to an investor's risk tolerance and goals.	Interest based on the performance of portfolios that enables clients to grow their fund value during their earning years and enjoy stability during their retirement years.

HOW DO THE LINKED INTEREST OPTIONS WORK?

With Linked Interest Options, you are not investing in or buying units in the index or underlying 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 underlying fund 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, underlying fund or portfolio you select.

- A positive rate of return will result in a credit and will increase your account value.
- A negative rate of return will result in a debit and will decrease 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, underlying 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, underlying 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 Equitable Generations Investor Profile Questionnaire (#2057) 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 Option that best fits your profile.

INVESTMENT PROFILE CATEGORIES



LEGEND



SAVINGS AND INVESTMENT OPTIONS

Guaranteed Investment Options

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

Fixed Income Exposure

- Managed Fund Option - Canadian Bond
- Managed Fund Option - Global Fixed Income
- Managed Fund Option - Sustainable Bond

Balanced Exposure

- Managed Fund Option - Global Equity Balanced
- Managed Fund Option - Sustainable Balanced
- Target Date Option - Target Date 2035
- Target Date Option - Target Date 2040
- Target Date Option - Target Date 2045
- Target Date Option - Target Date 2050
- Target Date Option - Target Date 2055
- Target Date Option - Target Date 2060

Domestic Equity Exposure

- Index Option - Canadian Equity Index
- ESG Index Option - Canadian Equity Index (ESG)
- Managed Fund Option - Special Situations
- Managed Fund Option - Canadian Equity
- Managed Fund Option - Large Cap Canadian Equity

U.S. Equity Exposure

- Index Option - American Equity Index
- ESG Index Option - American Equity Index (ESG)
- Index Option - US Technologies Index
- Managed Fund Option - American Equity
- Managed Fund Option - American Growth Equity

Foreign Equity Exposure

- ESG Index Option - European Equity Index (ESG)
- Managed Fund Option - Global Equity
- Managed Fund Option - Global Innovators Equity
- Managed Fund Option - International Equity
- Managed Fund Option - Sustainable Equity

Portfolio Interest Options

- Portfolio Option - Diversified Income Portfolio (conservative)
- Portfolio Option - Balanced Income Portfolio (moderate conservative)
- Portfolio Option - Canadian Neutral Portfolio (moderate conservative)
- Portfolio Option - Balanced Growth Portfolio (balanced)
- Portfolio Option - Canadian Balanced Portfolio (balanced)
- Portfolio Option - Growth Portfolio (growth)
- Portfolio Option - Global Equity Portfolio (growth)
- Portfolio Option - Diversified Equity Portfolio (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
Sustainable Options	Low	Managed Fund Option – Sustainable Bond	1
	Low to Medium	Managed Fund Option – Sustainable Balanced	2
	Medium	Managed Fund Option – Sustainable Equity	3
		ESG Index Option – American Equity Index (ESG)	4
		ESG Index Option – Canadian Equity Index (ESG)	5
		ESG Index Option – European Equity Index (ESG)	6
Fixed Income Exposure	Low	Managed Fund Option – Canadian Bond	7
		Managed Fund Option – Global Fixed Income	8
Balanced Exposure	Low to Medium	Managed Fund Option – Global Equity Balanced	9
Domestic Equity Exposure	Low to Medium	Managed Fund Option – Canadian Equity	10
		Managed Fund Option – Large Cap Canadian Equity	11
	Medium	Index Option – Canadian Equity Index	12
	Medium to High	Managed Fund Option – Special Situations	13
US Equity Exposure	Medium	Index Option – American Equity Index	14
		Index Option – U.S. Technologies Index	15
		Managed Fund Option – American Equity	16
		Managed Fund Option – American Growth Equity	17
Foreign Equity Exposure	Medium	Managed Fund Option – Global Equity	18
		Managed Fund Option – International Equity	19
	Medium to High	Managed Fund Option – Global Innovators Equity	20
Portfolio Options	Low	Portfolio Option – Balanced Income Portfolio	21
		Portfolio Option – Diversified Income Portfolio	22
	Low to Medium	Portfolio Option – Balanced Growth Portfolio	23
		Portfolio Option – Canadian Balanced Portfolio	24
		Portfolio Option – Canadian Neutral Portfolio	25
		Portfolio Option – Global Equity Portfolio	26
		Portfolio Option – Growth Portfolio	27
	Medium	Portfolio Option – Diversified Equity Portfolio	28
Target Date Options	Low to Medium	Target Date Option – Target Date 2035	29
	Medium	Target Date Option – Target Date 2040	30
		Target Date Option – Target Date 2045	31
		Target Date Optio – Target Date 2050	32
		Target Date Option – Target Date 2055	33
		Target Date Option – Target Date 2060	34



TYPE OF LINKED INTEREST OPTION NAME OF LINKED INTEREST OPTION

(External 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 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 index or underlying fund was established.

Asset Class:

The category or type of investment found in the external underlying fund, index or portfolio being tracked.

Management Expense Ratio (MER):

The actual returns of the fund or portfolio being tracked are reduced by the MER.

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?

Low	Low to medium	Medium	Medium to high	High
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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 index or underlying fund performance for the past 10 years.

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.

The portfolio advisor may, in its sole discretion, modify the optimal asset mix, change the percentage of holdings of any fund, remove any fund or add other funds managed by the Manager or by third parties. Equitable Life will credit or debit interest based on 100% of the net rate of return of the applicable Portfolio regardless of any changes made.

Linked Interest Options are NOT mutual funds, segregated funds, indices, or any other kind of investment fund: the policyholders are NOT investing in or acquiring units in an investment fund or other security. Funds are placed on deposit, earning interest, with the general funds of Equitable Life®.

Policyholders may be credited positive or debited negative interest depending on the performance of the underlying fund or index being tracked. The underlying fund or index being tracked may change at any time. Linked Interest Option administration fees will apply.

QUICK FACTS

Portfolio Manager:	Fidelity Investments Canada ULC
Date of Inception of Underlying Fund:	May 18, 2021
Asset Class:	Global Fixed Income
Management Expense Ratio (MER):	1.76%

WHAT IS THE INVESTMENT OBJECTIVE?

The underlying fund objective is to provide a steady flow of income and the potential for capital gains. It invests primarily in a mix of fixed income securities of issuers anywhere in the world that are believed to reduce the risks, or are expected to benefit from the opportunities, associated with climate-related issues or the global transition to a low carbon economy.

TOP 5 INVESTMENTS

1. Chicago Board of Trade
2. Société Générale
3. Pfizer Investment Enterprises
4. Thames Water Utility Fin PLC
5. Ecolab

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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This is a Linked Interest Option. It is not a Mutual fund or Index. 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 Fidelity Climate Leadership Bond Fund.

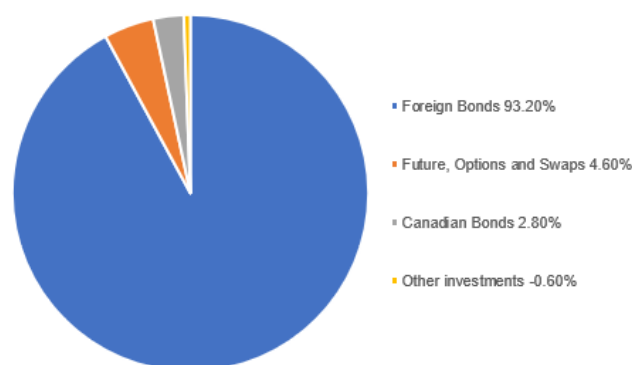
HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of June 30, 2023)	
1 month	-0.07%
6 months	2.94%
1 year	0.51%
2 years	-8.36%
3 years	-
5 years	-
10 years	-

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 fund or index being tracked may change at any time.

INVESTMENT SEGMENTATION



* Estimated MER. MER is based on figures as of June 30, 2023 and is unaudited. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales non-income tax for the fund and for the underlying fund.

QUICK FACTS

Portfolio Manager:	Fidelity Investments Canada ULC
Date of Inception of Underlying Fund:	May 18, 2021
Asset Class:	Global Neutral Balanced
Management Expense Ratio (MER):	2.43%

WHAT IS THE INVESTMENT OBJECTIVE?

The underlying fund objective is to achieve high total investment return. It invests in a mix of equity securities and fixed income securities of issuers anywhere in the world that are believed to reduce the risks, or are expected to benefit from the opportunities, associated with climate-related issues or the global transition to a low carbon economy.

TOP 10 INVESTMENTS

1. Canadian Pacific Railway
2. Computer Modelling Group
3. Mister Car Wash
4. Arcadis
5. SNC – Lavalin Group
6. Brookfield Corporation
7. Westinghouse Air Brake Tec Crp
8. J.B. Hunt Transport Services
9. Microsoft
10. Sensata Technologies Holding

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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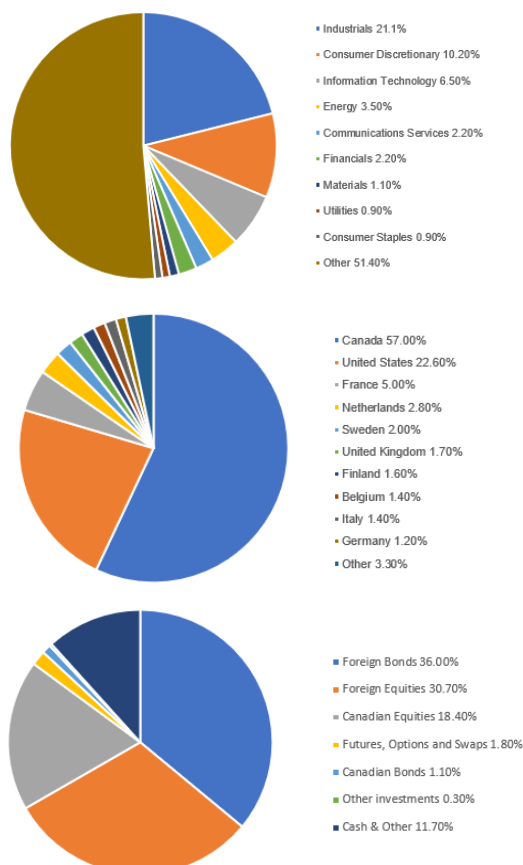
HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of June 30, 2023)	
1 month	2.59%
6 months	8.40%
1 year	12.27%
2 years	-5.33%
3 years	-
5 years	-
10 years	-

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INVESTMENT SEGMENTATION



* Estimated MER. MER is based on figures as of June 30, 2023 and is unaudited. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales non-income tax for the fund and for the underlying fund.

QUICK FACTS

Portfolio Manager:	Fidelity Investments Canada ULC
Date of Inception of Underlying Fund:	May 18, 2021
Asset Class:	Global Equity
Management Expense Ratio (MER):	2.55%

WHAT IS THE INVESTMENT OBJECTIVE?

The underlying fund objective is to achieve long-term capital growth. It invests primarily in equity securities of companies anywhere in the world that are believed to reduce the risks, or are expected to benefit from the opportunities, associated with climate-related issues or the global transition to a low carbon economy.

TOP 10 INVESTMENTS

1. Canadian Pacific Kansas City Ltd
2. Computer Modelling Group
3. Mister Car Wash
4. Arcadis
5. SNC – Lavalin Group
6. Brookfield Corporation
7. Westinghouse Air Brake Tec Crp
8. J.B. Hunt Transport Services
9. Microsoft
10. Sensata Technologies Holding

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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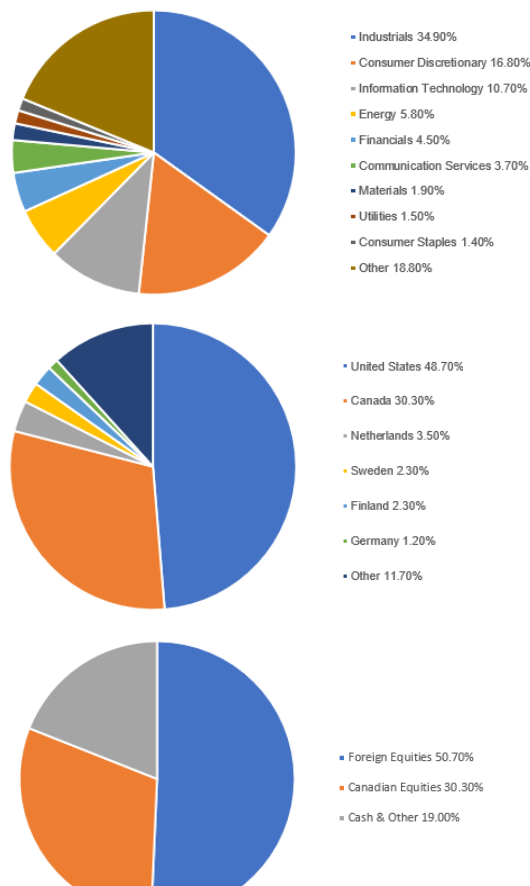
HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of June 30, 2023)	
1 month	4.42%
6 months	12.26%
1 year	20.41%
2 years	-3.54%
3 years	-
5 years	-
10 years	-

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INVESTMENT SEGMENTATION



* Estimated MER. MER is based on figures as of June 30, 2023 and is unaudited. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales non-income tax for the fund and for the underlying fund.

QUICK FACTS

Manager of Tracked Index:	Maintained by the S&P Index Committee
Date of Inception of Tracked Index:	April 30, 2010
Asset Class:	U.S. Equity

WHAT IS THE INVESTMENT OBJECTIVE?

The tracked index objective is to replicate, to the extent reasonably possible and before fees and expenses, the performance of the S&P 500 ESG Index. The index invests, directly or indirectly, primarily in equity securities of companies listed in the United States that meet sustainability criteria.

TOP 10 INVESTMENTS

(as of June 28, 2023)

1. Apple Inc
2. Microsoft Corp
3. Amazon.com Inc
4. NVIDIA Corp
5. Alphabet Inc
6. Tesla Inc
7. Alphabet Inc
8. UnitedHealth Group Inc
9. JPMorgan Chase & Co
10. Visa Inc

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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This is a Linked Interest Option. It is not a Mutual fund or Index. 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 ESG Total Return Index.

HOW HAS IT PERFORMED?

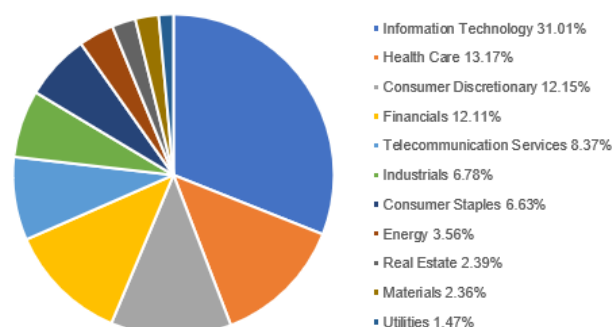
Compound returns of tracked index (In Canadian dollars as of June 30, 2023)	
1 month	3.62%
6 months	15.81%
1 year	24.31%
2 years	8.83%
3 years	14.88%
5 years	14.09%
10 years	16.16%

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 fund or index being tracked may change at any time.

INVESTMENT SEGMENTATION

(as of June 28, 2023)



QUICK FACTS

Manager of Tracked Index:	Maintained by the S&P/TSX Canadian Index Committee
Date of Inception of Tracked Index:	July 28, 2020
Asset Class:	Canadian Equity

WHAT IS THE INVESTMENT OBJECTIVE?

The tracked index objective is to replicate, to the extent reasonably possible and before fees and expenses, the performance of the S&P/TSX® Composite ESG Index. The index invests, directly or indirectly, primarily in equity securities of companies listed on the TSX meeting sustainability criteria.

TOP 10 INVESTMENTS

(as of June 28, 2023)

1. Royal Bank of Canada
2. Toronto-Dominion Bank/The
3. Enbridge Inc
4. Canadian Pacific Kansas City Ltd
5. Canadian National Railway Co
6. Bank of Montreal
7. Bank of Nova Scotia/The
8. TC Energy Corp
9. BCE Inc
10. Waste Connections Inc

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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HOW HAS IT PERFORMED?

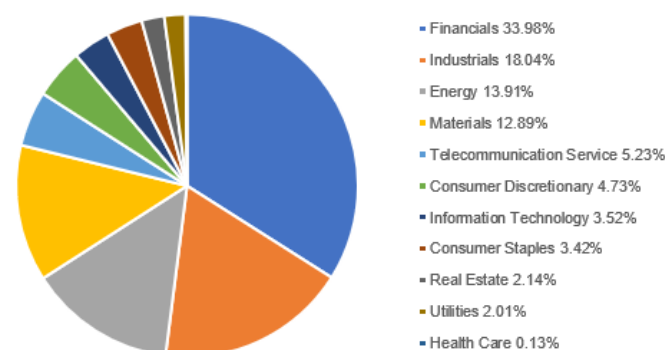
Compound returns of tracked index (In Canadian dollars as of June 30, 2022)	
1 month	3.24%
6 months	3.89%
1 year	8.65%
2 years	1.49%
3 years	-
5 years	-
10 years	-

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

INVESTMENT SEGMENTATION

(as of June 28, 2023)



QUICK FACTS

Manager of Tracked Index:	Maintained by Stoxx Ltd.
Date of Inception of Tracked Index:	March 19, 2018
Asset Class:	European Equity

WHAT IS THE INVESTMENT OBJECTIVE?

The tracked index is based on select securities of European STOXX Benchmark Indices that were structured to follow the EU Paris-aligned Benchmark. The aim is to reduce greenhouse gas intensity by at least 50% and meet year-on-year 7% decarbonization targets when compared to their underlying benchmarks.

TOP 10 INVESTMENTS

1. LVMH MOET HENNESSY
2. HERMES INTERNATIONAL
3. SANOFI
4. SAP
5. ASML HLDG
6. L'OREAL
7. IBERDROLA
8. AIR LIQUIDE
9. DEUTSCHE POST
10. DEUTSCHE TELEKOM

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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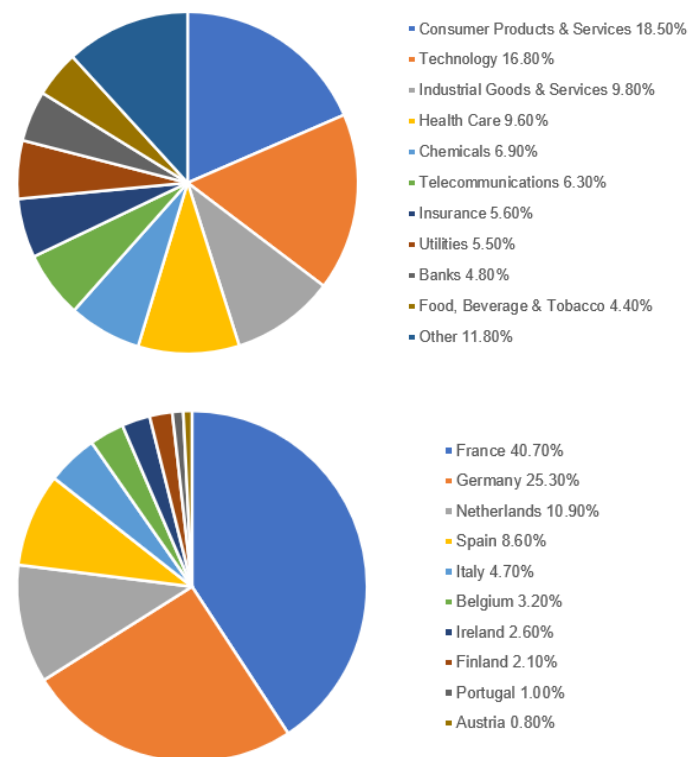
This is a Linked Interest Option. It is not a Mutual fund or Index. You are not acquiring an interest in any investments tracked by this designated index or purchasing any units or legal interest in any security. You are placing funds on deposit, earning interest with the general funds of Equitable Life. Interest is currently based on the performance of STOXX Europe 600 Paris Aligned Benchmark Total Return Index.

HOW HAS IT PERFORMED?

Compound returns of tracked index (In Canadian dollars as of June 30, 2023)	
1 month	1.39%
6 months	13.28%
1 year	26.55%
2 years	3.08%
3 years	8.96%
5 years	6.69%
10 years	-

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INVESTMENT SEGMENTATION



QUICK FACTS

Portfolio Manager:	The Equitable Life Insurance Company of Canada
Date of Inception of Underlying Fund:	September 2013
Asset Class:	Canadian Fixed Income
Management Expense Ratio (MER)*:	0.89%

WHAT IS THE INVESTMENT OBJECTIVE?

The objective of the fund seeks income with capital appreciation and preservation by investing in a diversified portfolio of primarily Canadian dollar debt, preferred shares and limited exposure to foreign denominated debt. The fund will primarily invest in investment grade debt.

TOP 10 INVESTMENTS

1. Canada Government 1.25% 01-Jun-2030
2. Canadian Government 2.50% 01-Dec-2032
3. Canada Government 1.75% 01-Dec-2053
4. Canada Government 2.75% 01-Sept-2027
5. Canada Government 2.75% 01-Aug-2024
6. Canada Government 2.75% 01-Dec-2048
7. Ontario Province 3.75% 02-Jun-2032
8. Ontario Province 2.65% 02-Dec-2050
9. Canada Government 3.00% 01-Oct-2025
10. Canada Government 2.00% 01-Dec-2051

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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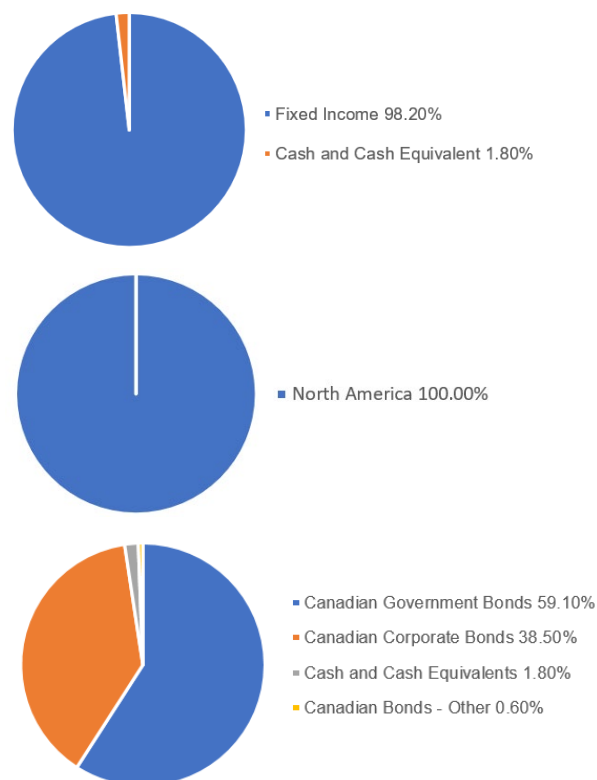
HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of June 30, 2023)	
1 month	0.02%
6 months	2.26%
1 year	2.43%
2 years	-5.67%
3 years	-4.83%
5 years	-0.90%
10 years	-

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INVESTMENT SEGMENTATION



* Estimated MER. MER is based on figures as of June 30, 2023 and is unaudited. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales non-income tax for the fund and for the underlying fund.

QUICK FACTS

Portfolio Manager:	Invesco Canada Ltd.
Date of Inception of Underlying Fund:	May 26, 2016
Asset Class:	Global Fixed Income
Management Expense Ratio (MER)*:	1.62%

WHAT IS THE INVESTMENT OBJECTIVE?

The underlying fund objective is to generate income and capital appreciation over the long term by investing primarily in investment-grade debt securities of governments, corporations and other issuers around the world.

TOP 10 INVESTMENTS

(as of June 30, 2023)

1. Invesco ESG Global Bond ETF, CAD Units
2. Cash and Cash equivalents
3. United Kingdom Gilt, 4.25%, due 6/7/32
4. Bundesrepublik Deutschland Bundesanleihe, 2.30%, due 2/15/33
5. Japanese government bond, 0.10% due 9/20/30
6. Bundesrepublik Deutschland Bundesanleihe, 0.00%, due 8/15/26
7. Bundesrepublik Deutschland Bundesanleihe, 0.00%, due 2/15/32
8. Netherlands government bond, 0.00%, due 1/15/52
9. French Republic bond, 0.50%, due 5/25/25
10. Fannie Mae Pool, 5.50%, due 3/1/53

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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HOW HAS IT PERFORMED?

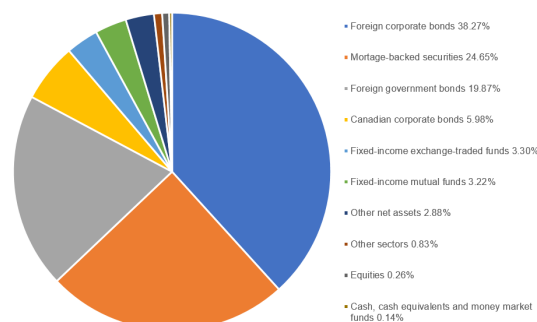
Compound returns of underlying fund (In Canadian dollars as of June 30, 2023)	
1 month	0.09%
6 months	1.26%
1 year	-0.91%
2 years	-6.60%
3 years	-3.21%
5 years	0.03%
10 years	-

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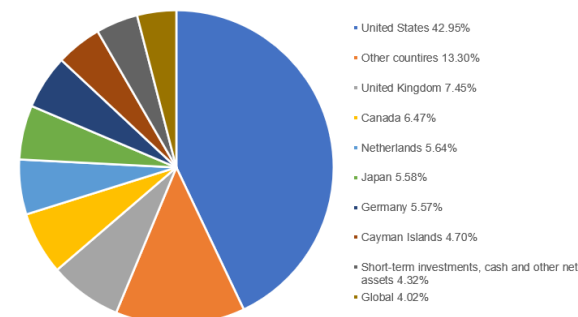
Past performance does not guarantee future results. Investment results will vary. The fund or index being tracked may change at any time.

INVESTMENT SEGMENTATION

(as of May 31, 2023)



(as of June 30, 2023)



* Estimated MER. MER is based on figures as of June 30, 2023 and is unaudited. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales non-income tax for the fund and for the underlying fund.

QUICK FACTS

Portfolio Manager:	Mackenzie Financial Corporation
Date of Inception of Underlying Fund:	December 6, 1993
Asset Class:	Global Equity Balanced
Management Expense Ratio (MER)*:	2.33%

WHAT IS THE INVESTMENT OBJECTIVE?

The underlying fund objective is to seek capital growth and current income by investing primarily in a combination of equity and fixed-income securities of issuers located anywhere in the world.

TOP 10 INVESTMENTS

1. Danaher Corp
2. Alphabet Inc.
3. Colgate-Palmolive Co
4. Johnson & Johnson
5. Reckitt Benckiser Group PLC
6. US Treasury 0.13% 01-15-2032 Inflation Indexed
7. Government of Israel 0% 10-11-2023
8. Government of New Zealand 3.50% 04-14-2033
9. US Treasury 0.13% 02-15-2052 Inflation Indexed
10. United States Treasury 3.50% 02-15-2033

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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This is a Linked Interest Option. It is not a Mutual fund or Index. 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 Global Balanced Fund.

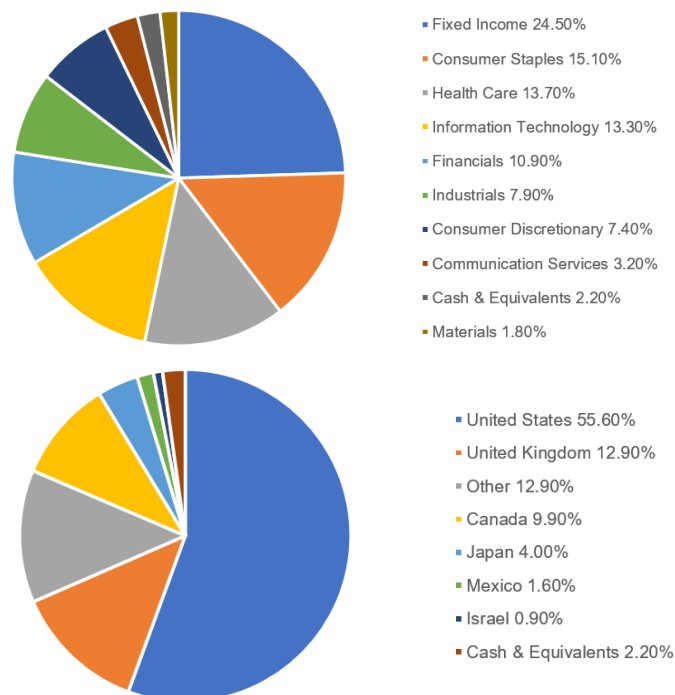
HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of June 30, 2023)	
1 month	1.06%
6 months	6.74%
1 year	13.01%
2 years	-0.34%
3 years	4.55%
5 years	4.30%
10 years	6.02%

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



* Estimated MER. MER is based on figures as of June 30, 2023 and is unaudited. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales non-income tax for the fund and for the underlying fund.

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

June 30, 2023

QUICK FACTS

Portfolio Manager:	Franklin Templeton Investments Corp.
Date of Inception of Underlying Fund:	March 1, 1983
Asset Class:	Canadian Equity
Management Expense Ratio (MER)*:	2.19%

WHAT IS THE INVESTMENT OBJECTIVE?

The underlying fund objective is long-term capital appreciation by investing primarily in a diversified portfolio of mid to large capitalization Canadian equities.

TOP 10 INVESTMENTS

1. The Toronto-Dominion Bank
2. Royal Bank of Canada
3. Alimentation Couche-Tard Inc.
4. Canadian Pacific Kansas City Ltd.
5. Canadian National Railway
6. Agnico Eagle Mines Ltd.
7. Open Text Corp
8. Fortis Inc/Canada
9. Metro Inc.
10. TELUS Corp.

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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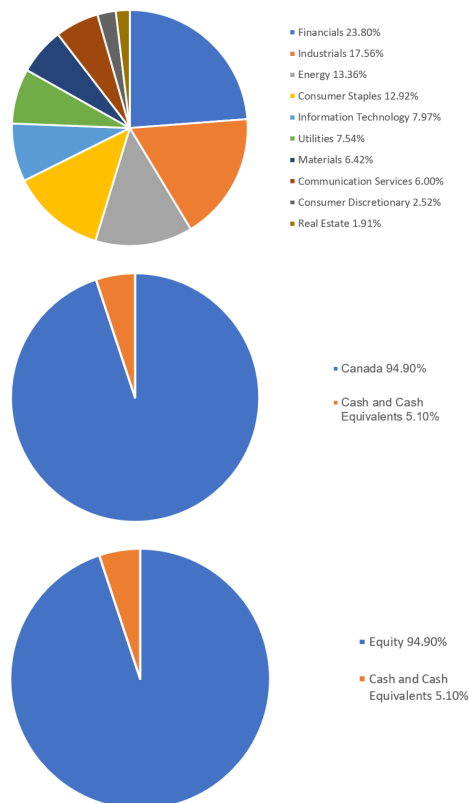
This is a Linked Interest Option. It is not a Mutual fund or Index. You are not acquiring an interest in any investments tracked by this designated index or purchasing any units or legal interest in any security. You are placing funds on deposit, earning interest with the general funds of Equitable Life. Interest is based on the performance of Franklin Bissett Canadian Equity Fund.

HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of June 30, 2023)	
1 month	2.11%
6 months	3.78%
1 year	7.40%
2 years	6.50%
3 years	13.29%
5 years	6.34%
10 years	6.77%

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INVESTMENT SEGMENTATION


* Estimated MER. MER is based on figures as of June 30, 2023 and is unaudited. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales non-income tax for the fund and for the underlying fund.

QUICK FACTS

Portfolio Manager:	1832 Asset Management L.P
Date of Inception of Underlying Fund:	July 2001
Asset Class:	Canadian Focused Equity
Management Expense Ratio (MER)*:	2.13%

WHAT IS THE INVESTMENT OBJECTIVE?

The underlying fund objective is to seek to achieve high income and long-term growth of capital by investing primarily in equity securities that pay a dividend or distribution.

TOP 10 INVESTMENTS

(July 31, 2023)

1. Royal Bank of Canada
2. Toronto-Dominion Bank
3. Enbridge Inc.
4. Canadian Natural Resources Limited
5. Canadian Pacific Kansas City Ltd
6. Microsoft Corporation
7. Canadian National Railway Company
8. Bank of Montreal
9. Bank of Nova Scotia
10. Brookfield Corporation

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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This is a Linked Interest Option. It is not a Mutual fund or Index. 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 Dynamic Equity Income Fund.

HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of June 30, 2023)	
1 month	3.18%
6 months	2.93%
1 year	4.19%
2 years	3.16%
3 years	10.62%
5 years	6.82%
10 years	7.74%

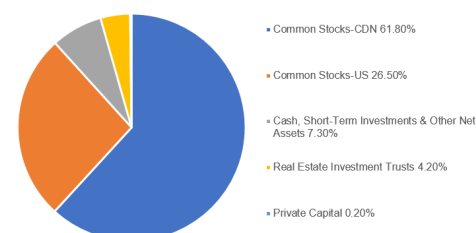
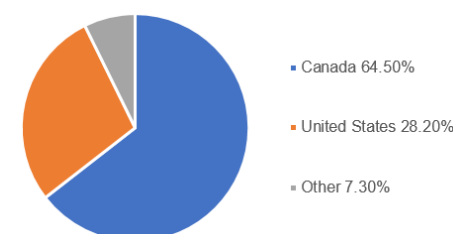
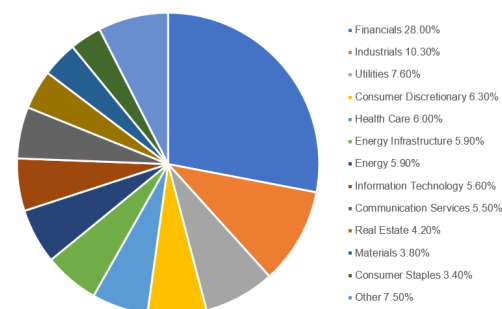
For current month returns, visit www.equitable.ca.

Universal Life Rates & Performance can be found under Our Products / Universal Life / Resources.

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INVESTMENT SEGMENTATION

(July 31, 2023)



* Estimated MER. MER is based on figures as of June 30, 2023 and is unaudited. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales non-income tax for the fund and for the underlying fund.

QUICK FACTS

Manager of Tracked Index:	Maintained by the S&P/TSX Canadian Index Committee
Date of Inception of Tracked Index:	December 30, 1998
Asset Class:	Canadian Equity

WHAT IS THE INVESTMENT OBJECTIVE?

Represents leading companies in leading industries, this tracked 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
3. SHOPIFY INC
4. ENBRIDGE INC
5. CANADIAN PACIFIC KANSAS CITY LTD
6. CANADIAN NATIONAL RAILWAY
7. BANK OF MONTREAL
8. CANADIAN NATURAL RESOURCES LTD
9. BANK OF NOVA SCOTIA HALIFAX
10. BROOKFIELD CORPORATION

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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This is a Linked Interest Option. It is not a Mutual fund or Index. 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.

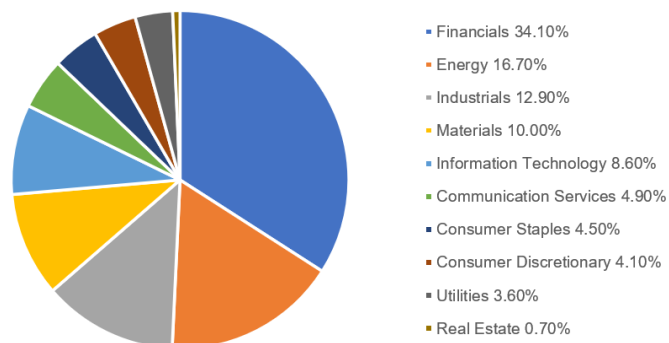
HOW HAS IT PERFORMED?

Compound returns of tracked index (In Canadian dollars as of June 30, 2023)	
1 month	3.57%
6 months	5.72%
1 year	9.66%
2 years	3.45%
3 years	12.65%
5 years	8.13%
10 years	9.07%

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

INVESTMENT SEGMENTATION



QUICK FACTS

Portfolio Manager:	Fidelity Investments Canada ULC
Date of Inception of Underlying Fund:	April 18, 2007
Asset Class:	Canadian Focused Equity
Management Expense Ratio (MER*):	2.43%

WHAT IS THE INVESTMENT OBJECTIVE?

The underlying fund objective is to achieve long-term capital growth. It invests primarily in equity securities of Canadian companies. It seeks to identify investment opportunities that are believed to represent special situations.

TOP 10 INVESTMENTS

1. Nvidia
2. Roblox
3. Meta Platforms
4. Shopify
5. TFI International
6. ATS Corporation
7. Advanced Micro Devices
8. Cameco
9. Uber Technologies
10. Netflix

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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This is a Linked Interest Option. It is not a Mutual fund or Index. 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 Fidelity Special Situations Fund, series A.

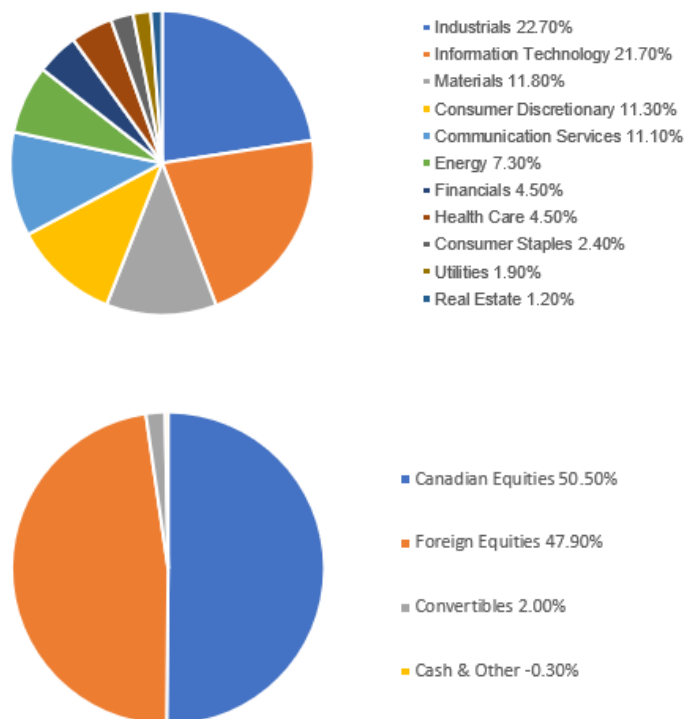
HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of June 30, 2023)	
1 month	4.12%
6 months	13.79%
1 year	16.70%
2 years	-1.47%
3 years	9.40%
5 years	8.91%
10 years	12.82%

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INVESTMENT SEGMENTATION



* Estimated MER. MER is based on figures as of June 30, 2023 and is unaudited. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales non-income tax for the fund and for the underlying fund.

QUICK FACTS

Manager of Tracked Index:	Maintained by the S&P Index Committee
Date of Inception of Tracked Index:	March 4, 1957
Asset Class:	U.S. Equity

WHAT IS THE INVESTMENT OBJECTIVE?

Widely regarded as the best single gauge of the U.S. equities market, this tracked 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

(June 30, 2023)

1. Apple Inc.
2. Microsoft Corporation
3. Amazon.com Inc.
4. NVIDIA corp
5. Alphabet Inc. Class A
6. Tesla Inc.
7. Meta Platforms Inc. Class A
8. Alphabet Inc. Class C
9. Berkshire Hathaway Inc. Class B
10. UnitedHealth Group Inc.

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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HOW HAS IT PERFORMED?

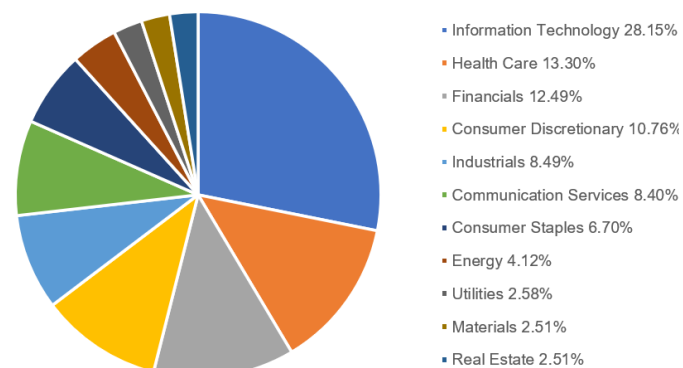
Compound returns of tracked index (In Canadian dollars as of June 30, 2023)	
1 month	3.76%
6 months	14.27%
1 year	22.88%
2 years	6.86%
3 years	13.50%
5 years	12.43%
10 years	15.49%

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 fund or index being tracked may change at any time.

INVESTMENT SEGMENTATION

(July 3, 2023)



QUICK FACTS

Manager of Tracked Index:	Maintained by NASDAQ
Date of Inception of Tracked Index:	January 31, 1985
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 tracked 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

(as of July 2, 2023)

1. Microsoft Corp
2. Apple Inc
3. NVIDIA Corp
4. Amazon.com Inc
5. Tesla Inc
6. Meta Platforms Inc
7. Alphabet Inc
8. Alphabet Inc
9. Broadcom Inc
10. PepsiCo Inc

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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HOW HAS IT PERFORMED?

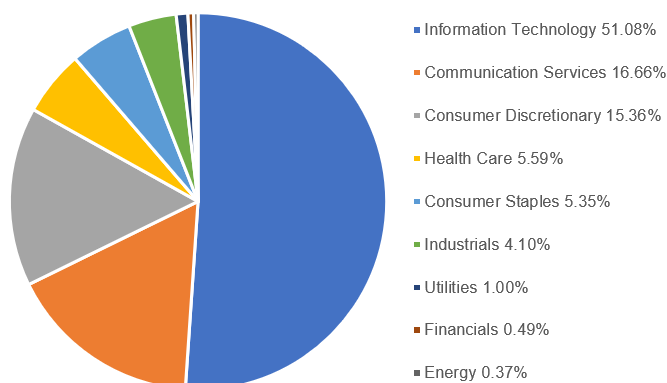
Compound returns of tracked index (In Canadian dollars as of June 30, 2023)	
1 month	3.70%
6 months	36.23%
1 year	36.79%
2 years	6.41%
3 years	14.13%
5 years	17.79%
10 years	22.00%

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

(as of July 6, 2023)



QUICK FACTS

Portfolio Manager:	1832 Asset Management L.P.
Date of Inception of Underlying Fund:	August 1979
Asset Class:	US Equity
Management Expense Ratio (MER):	2.37%

WHAT IS THE INVESTMENT OBJECTIVE?

The objective of the fund seeks long-term capital appreciation and income by investing in a diversified portfolio comprised primarily of fixed income, equity and real estate related investments. The portfolio, at times, may assume limited exposures to commodity related investments or other alternative asset classes.

TOP 10 INVESTMENTS

1. Apple Inc.
2. Microsoft Corporation
3. Meta Platforms, Inc.
4. Eli Lilly and Company
5. Quanta Services Inc
6. Amazon.com, Inc
7. Howmet Aerospace Inc
8. Parker-Hannifin Corporation
9. Arthur J. Gallagher & Co.
10. NVIDIA Corporation

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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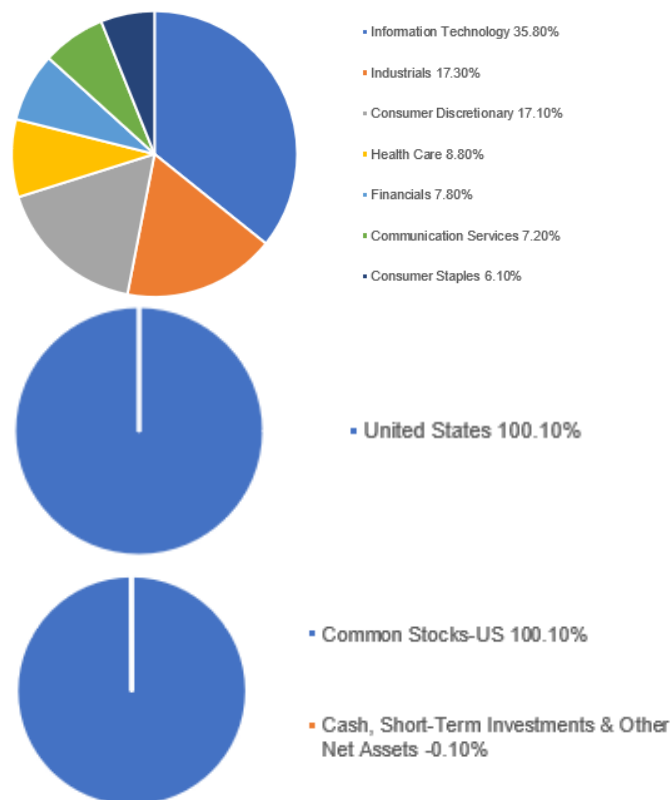
HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of June 30, 2023)	
1 month	3.76%
6 months	3.66%
1 year	6.04%
2 years	-2.83%
3 years	0.01%
5 years	5.06%
10 years	10.24%

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INVESTMENT SEGMENTATION



* Estimated MER. MER is based on figures as of June 30, 2023 and is unaudited. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales non-income tax for the fund and for the underlying fund.

QUICK FACTS

Portfolio Manager:	Fidelity Investments Canada ULC
Date of Inception of Underlying Fund:	September 20, 1990
Asset Class:	US Equity
Management Expense Ratio (MER):	2.48%

WHAT IS THE INVESTMENT OBJECTIVE?

The underlying fund objective is to achieve long-term capital growth. It invests primarily in equity securities of U.S. companies.

TOP 10 INVESTMENTS

1. Microsoft
2. Nvidia
3. Meta Platforms
4. Lilly Eli & Co
5. S&P Global
6. Apple
7. Fiserv
8. Alphabet, Cl, A
9. Amazon.com
10. Eaton Corp PLC

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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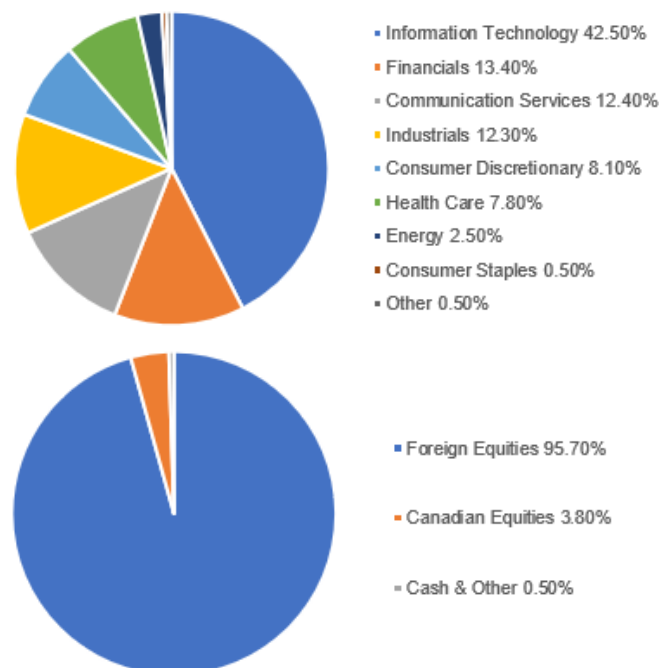
HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of June 30, 2023)	
1 month	4.71%
6 months	16.38%
1 year	17.92%
2 years	0.03%
3 years	8.24%
5 years	11.28%
10 years	14.34%

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INVESTMENT SEGMENTATION



* Estimated MER. MER is based on figures as of June 30, 2023 and is unaudited. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales non-income tax for the fund and for the underlying fund.

QUICK FACTS

Portfolio Manager:	Franklin Templeton Investments Corp.
Date of Inception of Underlying Fund:	November 29, 1954
Asset Class:	Global Equity
Management Expense Ratio (MER)*:	2.43%

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. The Fund's Series A (Hedged) seeks to minimize the impact of currency fluctuations.

TOP 10 INVESTMENTS

1. Alphabet Inc.
2. Samsung Electronics Co., Ltd.
3. TJX Cos Inc
4. BP PLC
5. Taiwan Semiconductor Manufacturing Co Ltd
6. Unilever PLC
7. Medtronic PLC
8. Johnson & Johnson
9. Rolls-Royce Holdings PLC
10. Comcast Corp

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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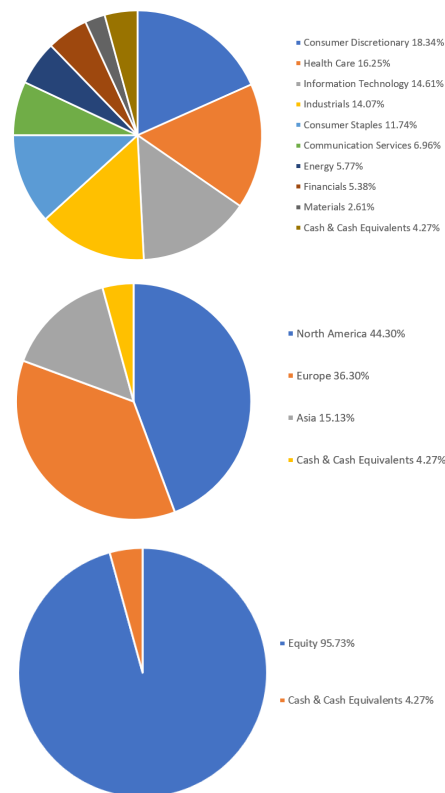
HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of June 30, 2023)	
1 month	2.55%
6 months	9.90%
1 year	18.80%
2 years	0.18%
3 years	5.35%
5 years	1.09%
10 years	5.89%

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INVESTMENT SEGMENTATION



* Estimated MER. MER is based on figures as of June 30, 2023 and is unaudited. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales non-income tax for the fund and for the underlying fund.

QUICK FACTS

Portfolio Manager:	Invesco Canada Ltd.
Date of Inception of Underlying Fund:	October 22, 1999
Asset Class:	International Equity
Management Expense Ratio (MER):	2.78%

WHAT IS THE INVESTMENT OBJECTIVE?

The underlying fund objective is to seek to provide strong capital growth over the long term. The fund invests primarily in securities of issuers located outside of Canada and the United States.

TOP 10 INVESTMENTS

1. Novo Nordisk A/S
2. LVMH Moët Hennessy Louis Vuitton SE
3. Hermes International
4. Reliance Industries Ltd.
5. Compass Group PLC
6. ASML Holding N.V.
7. Flutter Entertainment PLC
8. London Stock Exchange Group PLC
9. Epiroc AB
10. Davide Campari-Milano N.V.

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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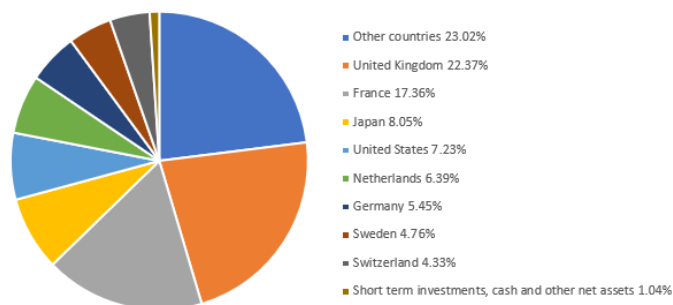
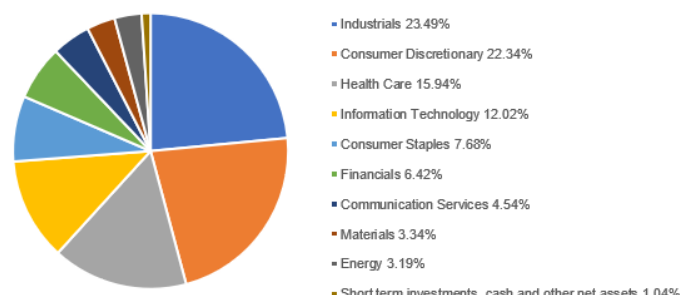
HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of June 30, 2023)	
1 month	0.81%
6 months	12.44%
1 year	11.05%
2 years	-15.81%
3 years	-4.80%
5 years	-6.51%
10 years	6.05%

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INVESTMENT SEGMENTATION



* Estimated MER. MER is based on figures as of June 30, 2023 and is unaudited. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales non-income tax for the fund and for the underlying fund.

QUICK FACTS

Portfolio Manager:	Fidelity Investments Canada ULC
Date of Inception of Underlying Fund:	November 1, 2017
Asset Class:	Global Equity
Management Expense Ratio (MER):	2.48%

WHAT IS THE INVESTMENT OBJECTIVE?

The underlying fund objective is to achieve long-term capital appreciation. It invests primarily in equity securities of companies located anywhere in the world that have the potential to be disruptive innovators.

TOP 10 INVESTMENTS

1. Nvidia
2. Microsoft
3. Meta Platforms
4. Oracle
5. Advanced Micro Devices
6. Alphabet CI C
7. Alphabet CI A
8. Roblox Corporation
9. Netflix
10. Lilly Eli & Co

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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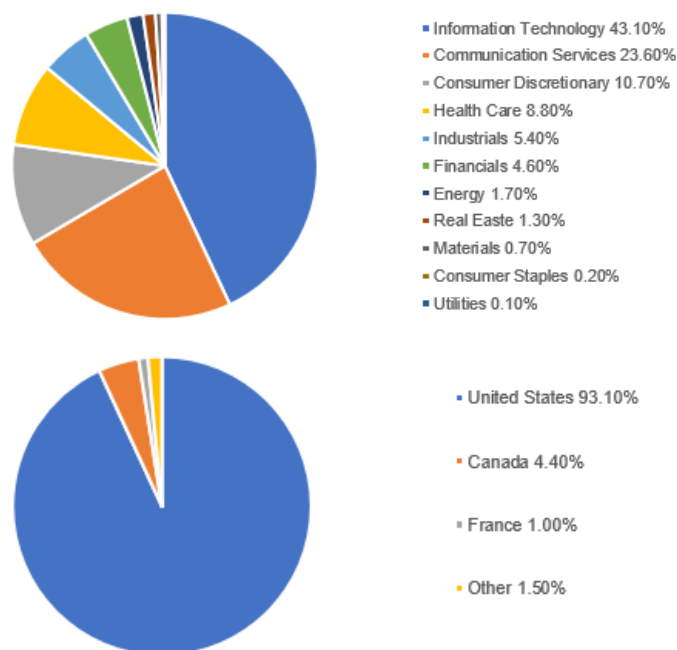
HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of June 30, 2023)	
1 month	3.89%
6 months	28.95%
1 year	22.15%
2 years	-4.28%
3 years	9.51%
5 years	15.10%
10 years	-

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INVESTMENT SEGMENTATION



* Estimated MER. MER is based on figures as of June 30, 2023 and is unaudited. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales non-income tax for the fund and for the underlying fund.

QUICK FACTS

Portfolio Manager:	Franklin Templeton Investments Corp.
Date of Inception of Underlying Fund:	August 19, 2002
Asset Class:	Global Fixed Income Balanced
Management Expense Ratio (MER)*:	2.00%

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 Core Plus Bond Fund
2. Franklin Bissett Canadian Government Bond Fund
3. Franklin Liberty Global Aggregate Bond ETF (CAD-Hedged)
4. Franklin Bissett Short Duration Bond Fund
5. Franklin U.S. Core Equity Fund
6. Franklin Bissett Canadian Equity Fund
7. Franklin Strategic Income Fund
8. Franklin Western Asset Core Plus Bond Fund
9. Franklin FTSE U.S. Index ETF
10. Franklin International Core Equity Fund

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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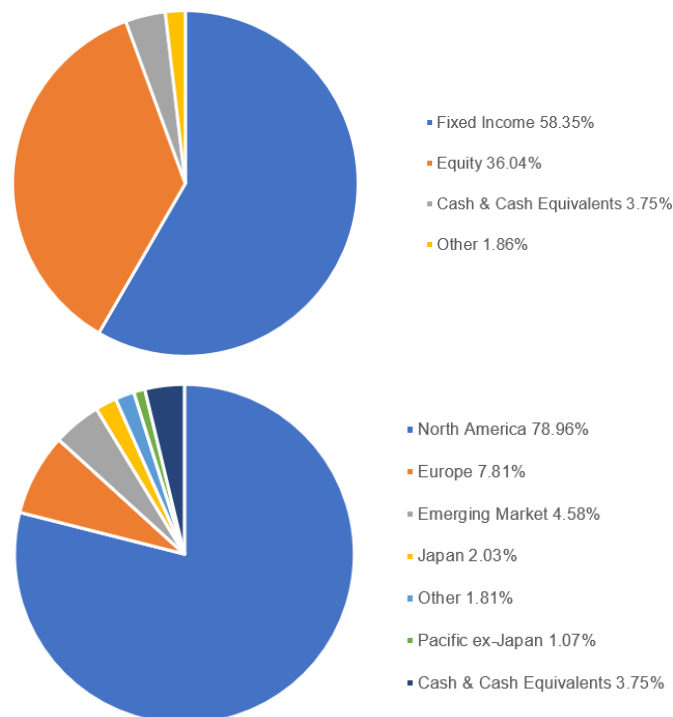
HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of June 30, 2023)	
1 month	1.06%
6 months	4.12%
1 year	6.13%
2 years	-3.02%
3 years	0.77%
5 years	1.62%
10 years	3.41%

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



* Estimated MER. MER is based on figures as of June 30, 2023 and is unaudited. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales non-income tax for the fund and for the underlying fund.

QUICK FACTS

Portfolio Manager:	Franklin Templeton Investments Corp.
Date of Inception of Underlying Fund:	February 17, 2003
Asset Class:	Global Fixed Income Balanced
Management Expense Ratio (MER)*:	1.71%

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 Core Plus Bond Fund
2. Franklin Bissett Canadian Government Bond Fund
3. Franklin Liberty Global Aggregate Bond ETF (CAD-Hedged)
4. Franklin Bissett Short Duration Bond Fund
5. Franklin Strategic Income Fund
6. Franklin Western Asset Core Plus Bond Fund
7. Franklin U.S. Core Equity Fund
8. Franklin Bissett Canadian Equity Fund
9. Franklin FTSE U.S. Index ETF
10. Franklin FTSE Canada All Cap Index ETF

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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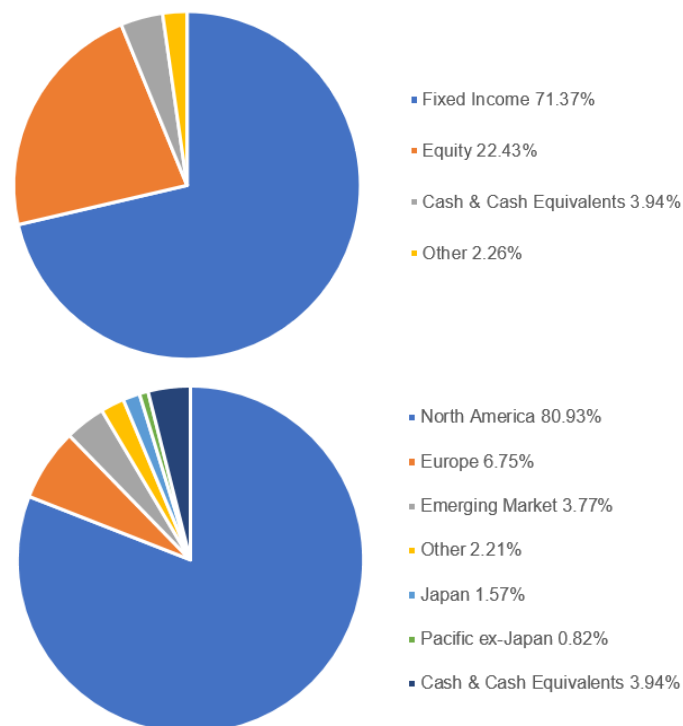
HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of June 30, 2023)	
1 month	0.69%
6 months	3.44%
1 year	5.02%
2 years	-3.68%
3 years	-1.05%
5 years	0.90%
10 years	2.24%

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INVESTMENT SEGMENTATION



* Estimated MER. MER is based on figures as of June 30, 2023 and is unaudited. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales non-income tax for the fund and for the underlying fund.

QUICK FACTS

Portfolio Manager:	Franklin Templeton Investments Corp.
Date of Inception of Underlying Fund:	August 19, 2002
Asset Class:	Global Neutral Balanced
Management Expense Ratio (MER)*:	2.04%

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 Core Plus Bond Fund
2. Franklin Bissett Canadian Government Bond Fund
3. Franklin U.S. Core Equity Fund
4. Franklin Bissett Canadian Equity Fund
5. Franklin FTSE U.S. Index ETF
6. Franklin International Core Equity Fund
7. Franklin Liberty Global Aggregate Bond ETF (CAD-Hedged)
8. Franklin U.S. Rising Dividends Fund
9. Franklin FTSE Canada All Cap Index ETF
10. Franklin Canadian Core Equity Fund

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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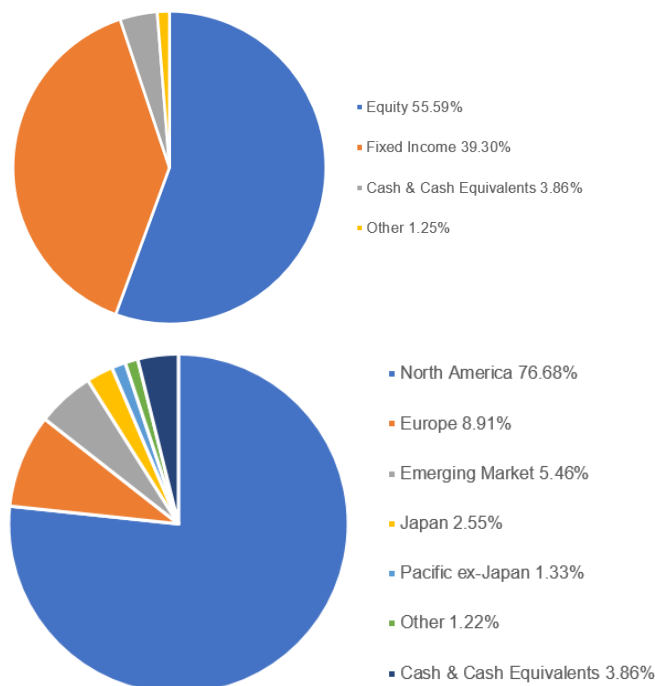
HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of June 30, 2023)	
1 month	1.65%
6 months	5.30%
1 year	8.84%
2 years	-1.64%
3 years	3.27%
5 years	2.85%
10 years	4.61%

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INVESTMENT SEGMENTATION



* Estimated MER. MER is based on figures as of June 30, 2023 and is unaudited. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales non-income tax for the fund and for the underlying fund.

QUICK FACTS

Portfolio Manager:	The Equitable Life Insurance Company of Canada
Date of Inception of Underlying Fund:	September 2013
Asset Class:	Global Neutral Balanced
Management Expense Ratio (MER)*:	2.48%

WHAT IS THE INVESTMENT OBJECTIVE?

The objective of the fund seeks long-term capital appreciation and income by investing in a diversified portfolio comprised primarily of fixed income, equity and real estate related investments. The portfolio, at times, may assume limited exposures to commodity related investments or other alternative asset classes.

TOP INVESTMENTS

1. EQUITABLE LIFE INSURANCE COMP Active Canadian Bond Int Seg
2. SPDR S&P 500 ETF Trust (SPY)
3. BMO S&P/TSX Capped Composite Index ETF (ZCN)
4. BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)
5. Vanguard U.S. Dividend Appreciation Index ETF(VGG)
6. CANADA Cash and Receivables, Payables
7. iShares S&P/TSX Capped Financials ETF (XFN)
8. Franklin International Equity Index ETF (FLUR)
9. BMO MSCI USA High Quality Index ETF (ZUQ)
10. BMO Low Volatility US Equity ETF (ZLU)

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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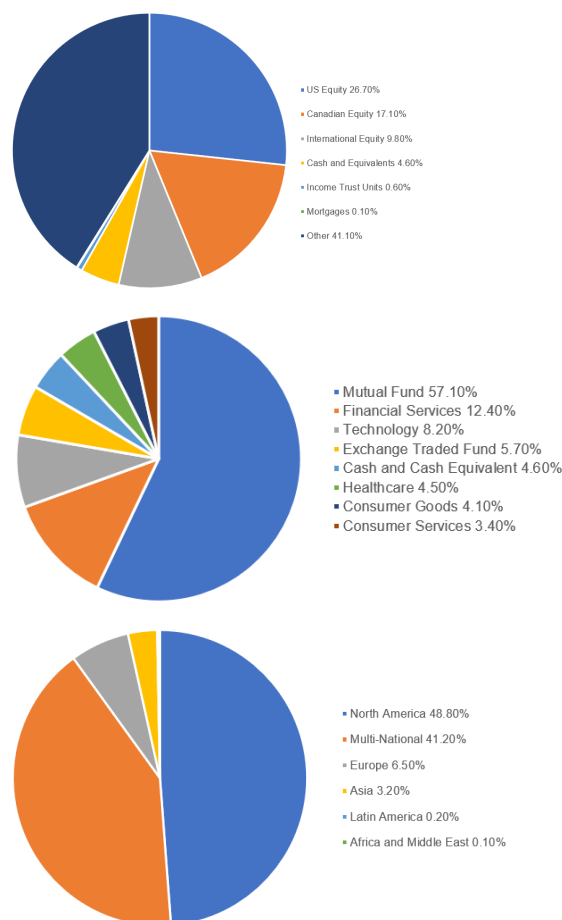
HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of June 30, 2023)	
1 month	1.46%
6 months	4.62%
1 year	6.59%
2 years	-1.90%
3 years	2.45%
5 years	2.11%
10 years	-

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INVESTMENT SEGMENTATION



* Estimated MER. MER is based on figures as of June 30, 2023 and is unaudited. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales non-income tax for the fund and for the underlying fund.

QUICK FACTS

Portfolio Manager:	The Equitable Life Insurance Company of Canada
Date of Inception of Underlying Fund:	September 2013
Asset Class:	Canadian Neutral Balanced
Management Expense Ratio (MER):	2.44%

WHAT IS THE INVESTMENT OBJECTIVE?

The objective of the fund seeks income with capital appreciation and preservation by investing in a diversified portfolio comprised primarily of fixed income, equity and real estate related investments. The portfolio, at times, may assume limited exposures to commodity related investments or other alternative asset classes.

TOP 10 INVESTMENTS

1. EQUITABLE LIFE INSURANCE COMP Active Canadian Bond Int Seg
2. BMO S&P/TSX Capped Composite Index ETF (ZCN)
3. SPDR S&P 500 ETF Trust (SPY)
4. iShares S&P/TSX Capped Financials Index ETF (XFN)
5. CANADA Cash and Receivables, Payables
6. Vanguard U.S. Dividend Appreciation Index ETF (VGG)
7. BMO Low Volatility Canadian Equity ETF (ZLB)
8. BMO MSCI USA High Quality Index ETF (ZUQ)
9. iShares Core MSCI Canadian Qual Div Idx ETF (XDIV)
10. BMO Low Volatility US Equity ETF (ZLU)

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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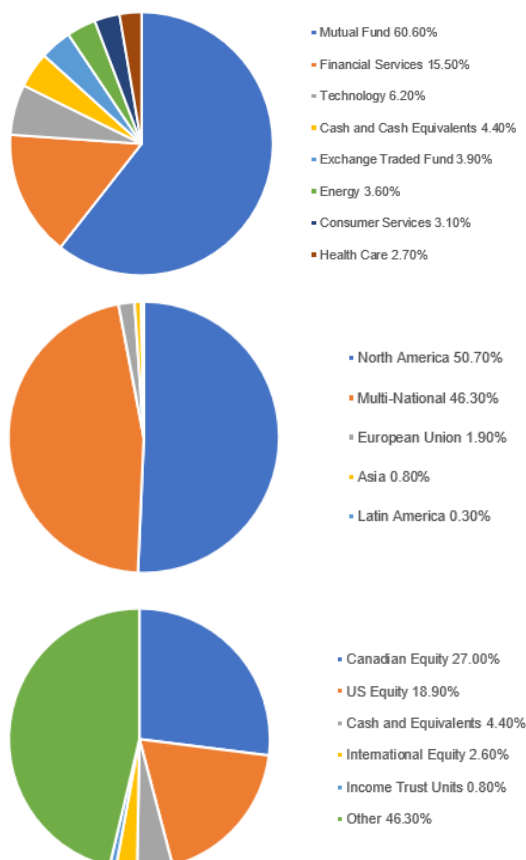
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HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of June 30, 20223)	
1 month	1.26%
6 months	3.21%
1 year	4.75%
2 years	-2.71%
3 years	1.57%
5 years	1.51%
10 years	-

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INVESTMENT SEGMENTATION



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QUICK FACTS

Portfolio Manager:	The Equitable Life Insurance Company of Canada
Date of Inception of Underlying Fund:	September 2013
Asset Class:	Global Equity Balanced
Management Expense Ratio (MER):	2.55%

WHAT IS THE INVESTMENT OBJECTIVE?

The objective of the fund seeks to maximize long-term capital appreciation by investing in a diversified portfolio comprised primarily of fixed income, equity and real estate related instruments. The portfolio, at times, may assume limited exposures to commodity related investments or other alternative asset classes.

TOP 10 INVESTMENTS

1. EQUITABLE LIFE INSURANCE COMP Active Canadian Bond Int Seg
2. SPDR S&P 500 ETF Trust (SPY)
3. BMO S&P/TSX Capped Composite Index ETF (ZCN)
4. BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)
5. Vanguard U.S Dividend Appreciation Index ETF (VGG)
6. Franklin International Equity Index ETF (FLUR)
7. iShares S&P/TSX Capped Financials Index ETF (XFN)
8. CANADA Cash and Receivables, Payables
9. BMO MSCI USA High Quality Index ETF (ZUQ)
10. BMO Low Volatility US Equity ETF (ZLU)

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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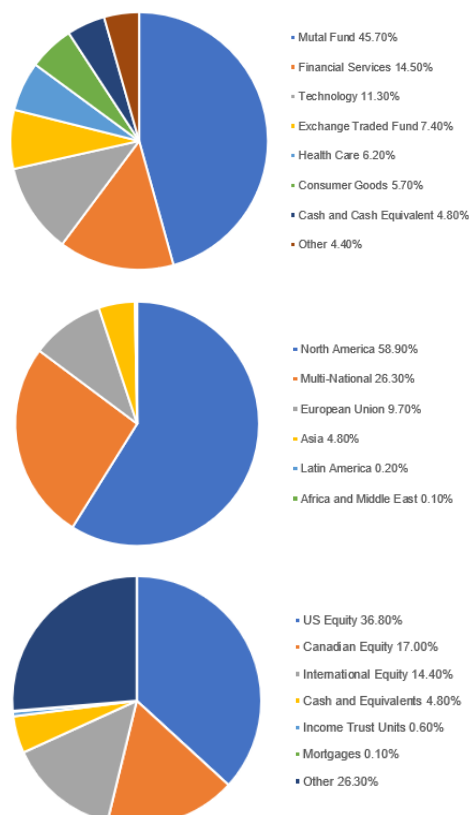
HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of June 30, 2023)	
1 month	1.94%
6 months	6.36%
1 year	9.18%
2 years	-0.40%
3 years	4.86%
5 years	3.51%
10 years	-

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INVESTMENT SEGMENTATION



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QUICK FACTS

Portfolio Manager:	Franklin Templeton Investments Corp.
Date of Inception of Underlying Fund:	August 19, 2002
Asset Class:	Global Equity Balanced
Management Expense Ratio (MER)*:	2.03%

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 U.S. Core Equity Fund
2. Franklin Bissett Canadian Equity Fund
3. Franklin Bissett Core Plus Bond Fund
4. Franklin FTSE U.S. Index ETF
5. Franklin International Core Equity Fund
6. Franklin U.S. Rising Dividends Fund
7. Franklin FTSE Canada All Cap Index ETF
8. Franklin Bissett Canadian Government Bond Fund
9. Franklin Canadian Core Equity Fund
10. SPDR Portfolio S&P 500 Value ETF

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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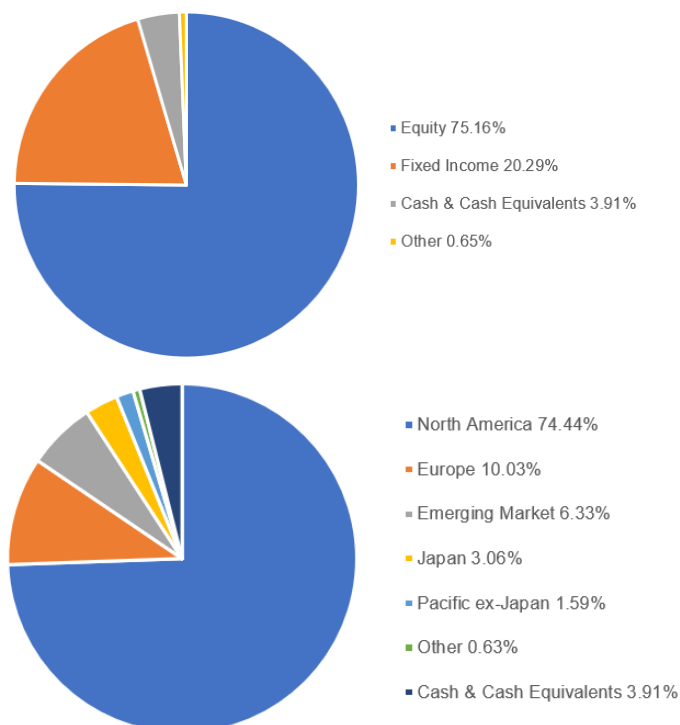
HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of June 30, 2023)	
1 month	2.26%
6 months	6.52%
1 year	11.63%
2 years	-0.23%
3 years	5.87%
5 years	4.07%
10 years	5.84%

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INVESTMENT SEGMENTATION



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QUICK FACTS

Portfolio Manager:	Franklin Templeton Investments Corp.
Date of Inception of Underlying Fund:	June 9, 2003
Asset Class:	Global Equity
Management Expense Ratio (MER)*:	2.15%

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 U.S. Core Equity Fund
2. Franklin FTSE U.S. Index ETF
3. Franklin International Core Equity Fund
4. Franklin U.S. Rising Dividends Fund
5. SPDR Portfolio S&P 500 Value ETF
6. Franklin International Equity Index ETF
7. Franklin Clearbridge U.S. Sustainability Leaders Fund
8. Franklin U.S. Opportunities Fund
9. Templeton Emerging Markets Fund
10. Franklin ClearBridge Sustainable International Growth Fund

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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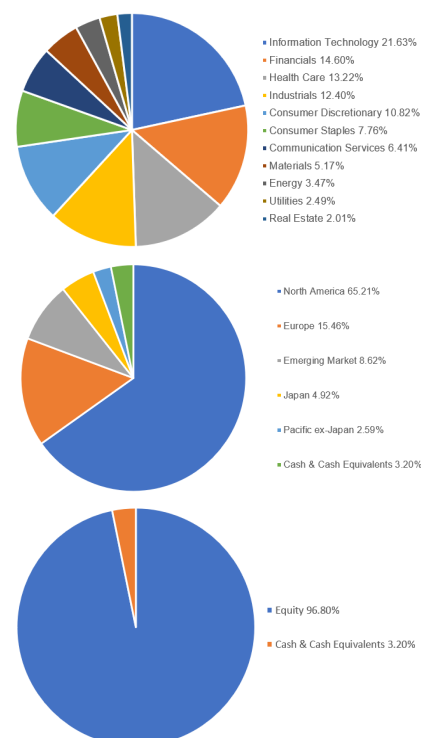
HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of June 30, 2023)	
1 month	3.05%
6 months	9.09%
1 year	16.92%
2 years	-0.08%
3 years	6.71%
5 years	5.35%
10 years	7.21%

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INVESTMENT SEGMENTATION



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QUICK FACTS

Portfolio Manager:	Fidelity Investments Canada ULC
Date of Inception of Underlying Fund:	November 3, 2005
Asset Class:	2035 Target Date Portfolio
Management Expense Ratio (MER):	2.42%

WHAT IS THE INVESTMENT OBJECTIVE?

Primary investments include other Fidelity funds and ETFs which generally invest in equity, fixed income and/or money market instruments. From inception to its target date in 2035 and for a period of approximately twenty years thereafter, an increasing proportion of the Fund's assets will gradually be invested in securities of fixed income and money market funds.

TOP 10 INVESTMENTS

1. Fidelity Global Developed Markets Sovereign Bond Index Hedged Multi-Asset Base Fund
2. Fidelity Emerging Markets Fund
3. Fidelity Canadian Bond Fund
4. Fidelity Insights Investment Trust
5. Fidelity Canadian Disciplined Equity Fund
6. Fidelity International Equity Multi-Asset Base Fund
7. Fidelity International Equity Investment Trust
8. Fidelity True North Fund
9. Fidelity Canadian Government Long Bond Index Multi-Asset Base Fund
10. Fidelity American Disciplined Equity Fund

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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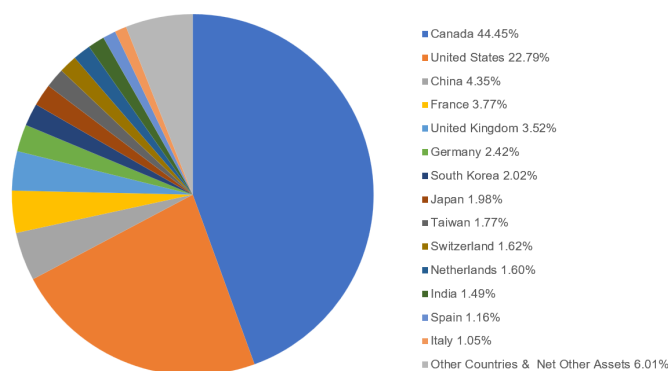
HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of June 30, 2023)	
1 month	1.95%
6 months	6.25%
1 year	10.96%
2 years	-2.50%
3 years	4.66%
5 years	4.12%
10 years	6.48%

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INVESTMENT SEGMENTATION



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QUICK FACTS

Portfolio Manager:	Fidelity Investments Canada ULC
Date of Inception of Underlying Fund:	November 3, 2005
Asset Class:	2035+ Target Date Portfolio
Management Expense Ratio (MER):	2.48%

WHAT IS THE INVESTMENT OBJECTIVE?

Primary investments include other Fidelity funds and ETFs which generally invest in equity, fixed income and/or money market instruments. From inception to its target date in 2040 and for a period of approximately twenty years thereafter, an increasing proportion of the Fund's assets will gradually be invested in securities of fixed income and money market funds.

TOP 10 INVESTMENTS

1. Fidelity Emerging Markets Fund
2. Fidelity Insights Investment Trust
3. Fidelity Canadian Disciplined Equity Fund
4. Fidelity International Equity Multi-Asset Base Fund
5. Fidelity International Equity Investment Trust
6. Fidelity True North Fund
7. Fidelity Global Developed Markets Sovereign Bond Index Hedged Multi-Asset Base Fund
8. Fidelity American Disciplined Equity Fund
9. Fidelity Canadian Government Long Bond Index Multi-Asset Base Fund
10. Fidelity International Disciplined Equity Fund

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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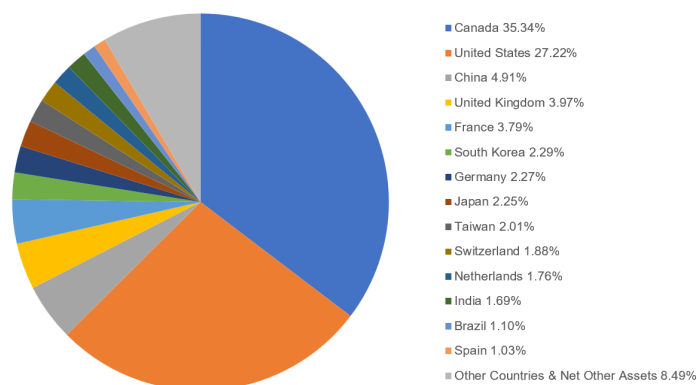
HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of June 30, 2023)	
1 month	2.37%
6 months	7.23%
1 year	13.51%
2 years	-1.62%
3 years	6.62%
5 years	5.22%
10 years	7.21%

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INVESTMENT SEGMENTATION



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QUICK FACTS

Portfolio Manager:	Fidelity Investments Canada ULC
Date of Inception of Underlying Fund:	November 3, 2005
Asset Class:	2035+ Target Date Portfolio
Management Expense Ratio (MER):	2.47%

WHAT IS THE INVESTMENT OBJECTIVE?

Primary investments include other Fidelity funds and ETFs which generally invest in equity, fixed income and/or money market instruments. From inception to its target date in 2045 and for a period of approximately twenty years thereafter, an increasing proportion of the Fund's assets will gradually be invested in securities of fixed income and money market funds.

TOP 10 INVESTMENTS

1. Fidelity Insights Investment Trust
2. Fidelity Emerging Markets Fund
3. Fidelity Canadian Disciplined Equity Fund
4. Fidelity International Equity Multi-Asset Base Fund
5. Fidelity International Equity Investment Trust
6. Fidelity True North Fund
7. Fidelity American Disciplined Equity Fund
8. Fidelity International Disciplined Equity Fund
9. Fidelity Canadian Government Long Bond Index Multi-Asset Base Fund
10. Fidelity U.S. Dividend Investment Trust

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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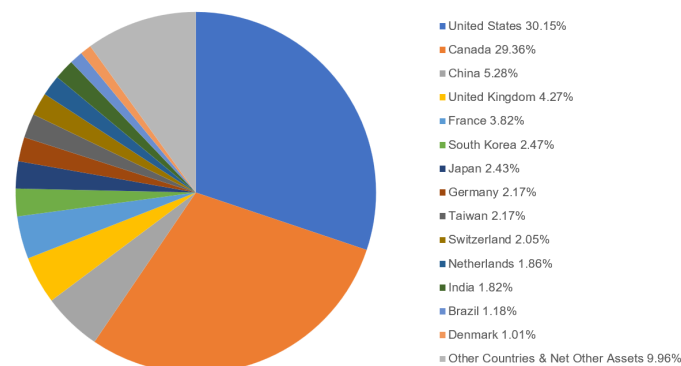
HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of June 30, 2023)	
1 month	2.65%
6 months	7.83%
1 year	14.87%
2 years	-1.16%
3 years	7.09%
5 years	5.50%
10 years	7.41%

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INVESTMENT SEGMENTATION



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QUICK FACTS

Portfolio Manager:	Fidelity Investments Canada ULC
Date of Inception of Underlying Fund:	July 9, 2014
Asset Class:	2035+ Target Date Portfolio
Management Expense Ratio (MER):	2.48%

WHAT IS THE INVESTMENT OBJECTIVE?

Primary investments include other Fidelity funds and ETFs which generally invest in equity, fixed income and/or money market instruments. From inception to its target date in 2050 and for a period of approximately twenty years thereafter, an increasing proportion of the Fund's assets will gradually be invested in securities of fixed income and money market funds.

TOP 10 INVESTMENTS

1. Fidelity Insights Investment Trust
2. Fidelity Emerging Markets Fund
3. Fidelity Canadian Disciplined Equity Fund
4. Fidelity International Equity Multi-Asset Base Fund
5. Fidelity International Equity Investment Trust
6. Fidelity True North Fund
7. Fidelity American Disciplined Equity Fund
8. Fidelity International Disciplined Equity Fund
9. Fidelity Canadian Government Long Bond Index Multi-Asset Base Fund
10. Fidelity U.S. Dividend Investment Trust

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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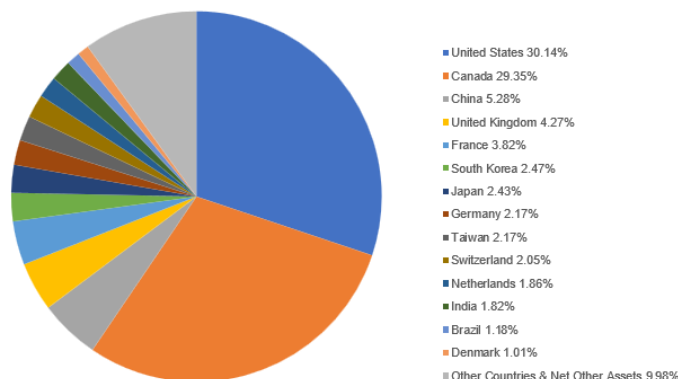
HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of June 30, 2023)	
1 month	2.65%
6 months	7.81%
1 year	14.85%
2 years	-1.17%
3 years	7.08%
5 years	5.49%
10 years	-

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INVESTMENT SEGMENTATION



* Estimated MER. MER is based on figures as of June 30, 2023 and is unaudited. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales non-income tax for the fund and for the underlying fund.

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QUICK FACTS

Portfolio Manager:	Fidelity Investments Canada ULC
Date of Inception of Underlying Fund:	July 9, 2014
Asset Class:	2035+ Target Date Portfolio
Management Expense Ratio (MER):	2.51%

WHAT IS THE INVESTMENT OBJECTIVE?

Primary investments include other Fidelity funds and ETFs which generally invest in equity, fixed income and/or money market instruments. From inception to its target date in 2055 and for a period of approximately twenty years thereafter, an increasing proportion of the Fund's assets will gradually be invested in securities of fixed income and money market funds.

TOP 10 INVESTMENTS

1. Fidelity Insights Investment Trust
2. Fidelity Emerging Markets Fund
3. Fidelity Canadian Disciplined Equity Fund
4. Fidelity International Equity Multi-Asset Base Fund
5. Fidelity International Equity Investment Trust
6. Fidelity True North Fund
7. Fidelity American Disciplined Equity Fund
8. Fidelity International Disciplined Equity Fund
9. Fidelity Canadian Government Long Bond Index Multi-Asset Base Fund
10. Fidelity U.S. Dividend Investment Trust

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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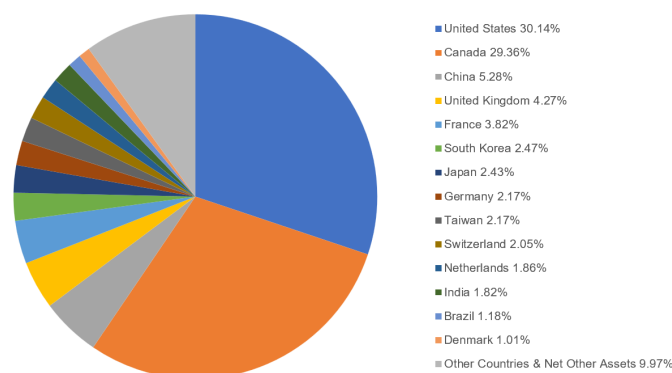
HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of June 30, 2023)	
1 month	2.65%
6 months	7.81%
1 year	14.83%
2 years	-1.19%
3 years	7.06%
5 years	5.48%
10 years	-

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 fund or index being tracked may change at any time.

INVESTMENT SEGMENTATION



* Estimated MER. MER is based on figures as of June 30, 2023 and is unaudited. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales non-income tax for the fund and for the underlying fund.

This is a Linked Interest Option. It is not a Mutual fund or Index. 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 Fidelity ClearPath 2055 Portfolio.

QUICK FACTS

Portfolio Manager:	Fidelity Investments Canada ULC
Date of Inception of Underlying Fund:	May 15, 2018
Asset Class:	2035+ Target Date Portfolio
Management Expense Ratio (MER):	2.53%

WHAT IS THE INVESTMENT OBJECTIVE?

Primary investments include other Fidelity funds and ETFs which generally invest in equity, fixed income and/or money market instruments. From inception to its target date in 2060 and for a period of approximately twenty years thereafter, an increasing proportion of the Fund's assets will gradually be invested in securities of fixed income and money market funds.

TOP 10 INVESTMENTS

1. Fidelity Insights Investment Trust
2. Fidelity Emerging Markets Fund
3. Fidelity Canadian Disciplined Equity Fund
4. Fidelity International Equity Multi-Asset Base Fund
5. Fidelity International Equity Investment Trust
6. Fidelity True North Fund
7. Fidelity American Disciplined Equity Fund
8. Fidelity International Disciplined Equity Fund
9. Fidelity Canadian Government Long Bond Index Multi-Asset Base Fund
10. Fidelity U.S. Dividend Investment Trust

HOW RISKY IS IT?

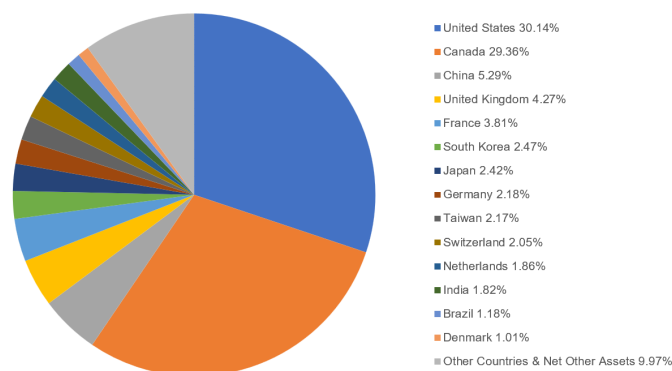
Low	Low to medium	Medium	Medium to high	High
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HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of June 30, 2023)	
1 month	2.65%
6 months	7.80%
1 year	14.81%
2 years	-1.21%
3 years	7.04%
5 years	5.46%
10 years	-

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 fund or index being tracked may change at any time.

INVESTMENT SEGMENTATION



* Estimated MER. MER is based on figures as of June 30, 2023 and is unaudited. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales non-income tax for the fund and for the underlying fund.

This is a Linked Interest Option. It is not a Mutual fund or Index. 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 Fidelity ClearPath 2060 Portfolio.

Notes:

Values under 1 year reflect the actual percentage change for the period in question. All values shown for reporting periods of 1 year or greater reflect average annual compound rates of return.

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