



Insurance | Investments | Group Benefits

Coming soon: an enhanced statement experience

What clients will notice

Equitable Guaranteed Investment fund

Olivia Brown | Policy number 1234567890
Annual report as at December 31, 2025

Information about your segregated fund contract

In this section, we show the details of how your individual funds have performed as well as a breakdown of your investment returns. To explore all available funds, including information about costs and to get Fund Facts documents, visit [equitable.ca/performance](#).

Your personal rate of return after costs

Rate of return period	Percentage
Last 6 months (6 mos)	6.92%
Last year	14.78%
Last 3 years	10.85%
Last 5 years	5.56%
Last 10 years	5.00%
Since the start of your contract (Since start)	4.76%

A new personalized rate of return showing how their contract has performed over time based on their own investment experience.

A clearer breakdown of contract costs, providing greater visibility into the costs associated with their investments and guarantees.

Contract costs

In 2025, you paid a total of **\$3,362.11** in investment costs for your contract.

The table below provides a breakdown of the cost types and the amount you paid for each.

Breakdown of charges	Amount paid
Investment fund expenses	\$3,037.11
Front-end-load	\$280.00
Direct insurance cost for your guarantees	\$45.00
Total	\$3,362.11

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What can you do with this information?

Contact your advisor to discuss these costs, how they affect the long-term performance of your investments and the value you receive in return.

We're here to help.

Reach out to your [Director, Investment Sales](#) if you have questions about the redesigned statements or how to discuss these enhancements with clients.