



Insurance | Investments | Group Benefits

Equitable Guaranteed Investment Funds™

Fund Facts

Performance as of December 31, 2025





Prudent Investment Management Providing Competitive and Consistent Returns

The Equitable Life Insurance Company of Canada is an independent mutual life insurance company that has been providing financial services and protection to Canadian families since 1920. Equitable® offers a diverse family of segregated funds designed to protect and grow your assets, while providing long-term investors with the financial solutions needed to meet their goals. The Company's continued adherence to disciplined investment guidelines and prudent risk controls are an integral part of its commitment to be a source of secure investment, providing competitive and consistent returns for its clients.

Quality and Performance

Equitable has carefully selected and partnered with some of the industry's top performing and trusted investment management firms. Your portfolio can benefit from the knowledge and expertise of some of the world's most respected financial minds. These alliances were selected based on their disciplined investment approach and enduring history of strong investment performance. By working together with our alliances, we are able to draw on the strengths of each organization and provide you with the "best of the best" when it comes to building a secure, high-performing portfolio.

Comprehensive Diversification

Equitable and its investment management alliances provide you with a comprehensive selection of segregated funds that allow you to diversify your assets, while maintaining your comfort and risk tolerance level. A wide selection enables you to have a well diversified portfolio not only geographically, but also by management style and asset class.

The Fund Facts information is accurate and complies with the requirements of applicable guidelines relating to individual variable insurance contracts as of the date it was prepared. If there is an error in the Fund Facts information outlined above, Equitable will use reasonable measures to correct the error but you will not be entitled to specific performance under the Policy.

Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value.

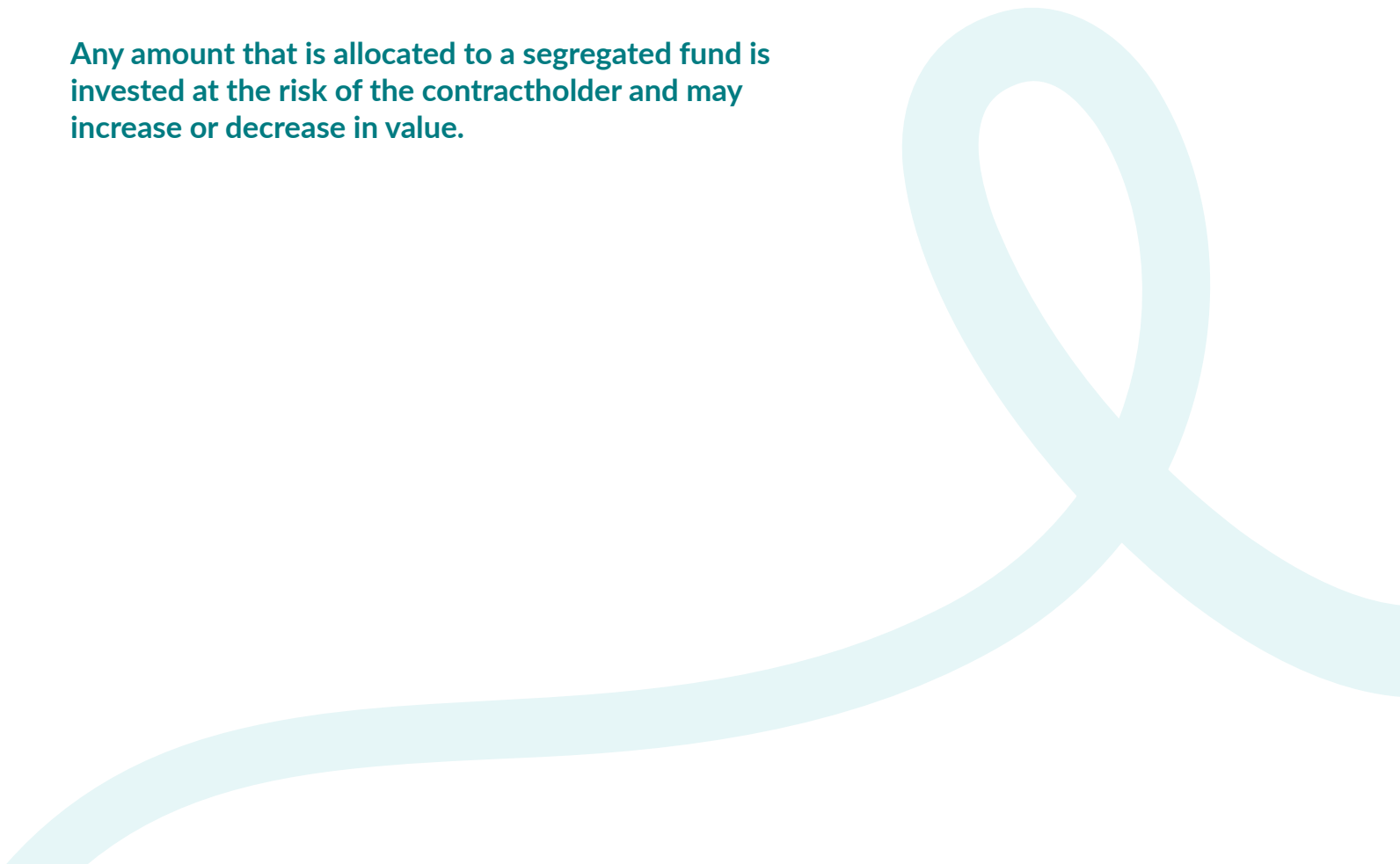


Table of Contents

Equitable Balanced	3
Equitable Bond.....	5
Equitable Brandes Global Equity.....	7
Equitable Brandes International Equity.....	9
Equitable Brandes U.S. Equity	11
Equitable Canoe Asset Allocation Portfolio.....	13
Equitable Canoe Enhanced Income.....	15
Equitable Canoe Equity Portfolio	17
Equitable Dynamic Equity Income.....	19
Equitable Dynamic Global Real Estate	21
Equitable Dynamic U.S. Strategic Yield.....	23
Equitable Dynamic Value Balanced	25
Equitable Equity.....	27
Equitable Fidelity® Climate Leadership	29
Equitable Fidelity® Climate Leadership Balanced.....	31
Equitable Fidelity® Dividend	33
Equitable Fidelity® Global Equity+ Balanced	35
Equitable Fidelity® Global Innovators.....	37
Equitable Fidelity® Special Situations	39
Equitable Fidelity® Tactical High Income	41
Equitable Fidelity® U.S. Focused Stock	43
Equitable Fiera Canadian Equity	45
Equitable Franklin Brandywine U.S. High Yield	47
Equitable Franklin Canadian Core Plus Bond.....	49
Equitable Franklin Canadian Monthly Income and Growth	51
Equitable Franklin ClearBridge Canadian Equity	53
Equitable Franklin ClearBridge Canadian Small Cap.....	55
Equitable Franklin ClearBridge Dividend Income	57
Equitable Franklin ClearBridge Global Infrastructure Income.....	59
Equitable Franklin Conservative Income ETF Portfolio	61
Equitable Franklin Core ETF Portfolio	63
Equitable Franklin Growth ETF Portfolio	65
Equitable Growth	67
Equitable Income.....	69
Equitable Invesco Global Bond.....	71
Equitable Invesco Global Companies.....	73
Equitable Invesco Global Equity Income Advantage	75
Equitable Invesco NASDAQ 100 ESG Index ETF.....	77
Equitable Invesco NASDAQ 100 Index ETF.....	80
Equitable Invesco S&P 500 Equal Weight Index ETF	83
Equitable Invesco S&P 500 ESG Index ETF	86
Equitable Invesco S&P/TSX 60 Equal Weight Index ETF	89
Equitable Invesco S&P/TSX Composite ESG Index ETF	92
Equitable Money Market.....	95
Equitable PH&N Balanced.....	97
Equitable PH&N Monthly Income.....	99
Equitable Vanguard Canada Index ETF	101
Equitable Vanguard Canadian Aggregate Bond Index ETF	103
Equitable Vanguard Developed All Cap ex North America Index ETF.....	105
Equitable Vanguard Global All Cap ex Canada Index ETF.....	107
Equitable Vanguard S&P 500 Index ETF.....	109

Quick facts (as of December 31, 2025)

Date fund created:	September 2013	Asset class:	Global Neutral Balanced
Total value:	\$39,186,131	Management expense ratio (MER):	2.47%
Net asset value per unit:	\$17.14	Managed by:	The Equitable Life Insurance Company of Canada
Number of units outstanding:	2,286,154	Portfolio turnover rate:	91.49%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The Equitable Balanced fund will actively manage allocations between multiple asset classes based on the relative appeal of each based on economic and market conditions and the portfolio manager's outlook for each asset class. The portfolio manager may use a variety of analytical methods, including fundamental and technical analysis, to establish the positioning of the fund. The portfolio may assume limited exposures to commodity related investments or other alternative asset classes. Exposures to fixed income will generally be via holding units in the Equitable Canadian Bond fund. Investments in equities and other asset classes will be achieved primarily through the use of exchange traded funds.

The objective of the fund is to provide both capital appreciation and income by investing in a diversified portfolio of fixed income and equity investments.

Top 10 investments (as of December 31, 2025)

- Equitable Life Active Canadian Bond Fund
- BMO S&P 500 Index ETF - CAD Units (ZSP)
- BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)
- Invesco QQQ (QQQ)
- BMO S&P/TSX Capped Composite Index ETF (ZCN)
- TD Q Canadian Dividend ETF (TQCD)
- Global X Equal Weight Canadian Banks Index ETF (HBNK)
- iShares S&P/TSX Global Gold Index ETF (XGD)
- Cash and Cash Equivalents
- CI Gold Bullion Fund - ETF C\$ Hedged Series (VALT)

Total investments: 10 securities

The top 10 investments make up 100.00% of the Fund.

How risky is it?

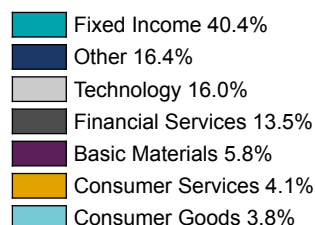
The value of your investments can go down.



Key investment risks: asset allocation risk, commodity risk, credit risk, currency, foreign currency and currency hedging risk, derivative risk, emerging markets risk, foreign investment risk, index risk, interest rate risk, issuer risk, market risk, securities lending, repurchase, reverse repurchase risk, small capitalization risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)



How has the Fund performed?

This shows how the Fund did over the past 10 years for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

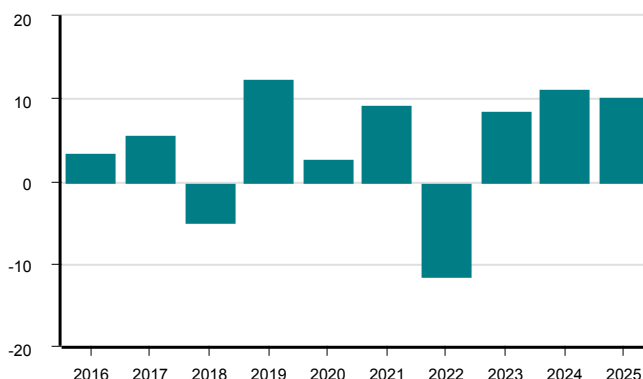
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund 10 years ago now has \$1,545.85. This works out to an average of 4.45% a year.

Year-by-year returns

This chart shows how the Fund has performed in each of the past 10 years. In the last 10 years the Fund was up in value 8 years and down in value 2 years of the 10.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking growth in principal and income
- Looking to invest in a strategically managed portfolio that is continually monitored to market conditions
- Willing to accept a low to medium level of risk

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.03%	0.12%	2.47%	-
Estate Class	75%	100%	2.03%	0.12%	2.47%	0.30%
Protection Class	100%	100%	2.03%	0.12%	2.47%	0.55%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	September 2013	Asset class:	Canadian Fixed Income
Total value:	\$39,956,635	Management expense ratio (MER):	2.11%
Net asset value per unit:	\$11.34	Managed by:	The Equitable Life Insurance Company of Canada
Number of units outstanding:	3,524,289	Portfolio turnover rate:	81.78%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The Equitable Canadian Bond fund invests in a diversified portfolio of primarily Canadian dollar-denominated investment grade debt, including both government bonds and corporate debt. The portfolio may assume limited exposure to preferred shares, foreign-denominated debt and/or high yield bonds at times.

The objective of the fund is principally to provide income.

Top 10 investments (as of December 31, 2025)

1. Canada Government 1.50% 01-Jun-2031
2. Canada Government 3.00% 01-Jun-2034
3. Canada Government 3.25% 01-Dec-2034
4. Canada Government 1.25% 01-Jun-2030
5. Canada Government 2.75% 01-Dec-2055
6. Quebec Province 6.25% 01-Jun-2032
7. Canada Housing Trust No 1 3.55% 15-Sep-2032
8. Canada Government 3.25% 01-Dec-2035
9. Quebec Province 3.50% 01-Dec-2048
10. Quebec Province 4.40% 01-Dec-2055

Total investments: 103 securities

The top 10 investments make up 27.78% of the Fund.

How risky is it?

The value of your investments can go down.

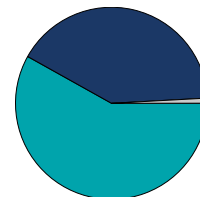


Key investment risks: credit risk, derivative risk, foreign investment risk, interest rate risk, issuer risk, market risk, securities lending, repurchase, reverse repurchase risk

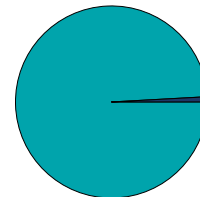
See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)

- Canadian Government Bonds 58.1%
- Canadian Corporate Bonds 41.0%
- Cash and Equivalents 0.9%



- Fixed Income 99.1%
- Cash and Cash Equivalent 0.9%



How has the Fund performed?

This shows how the Fund did over the past 10 years for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

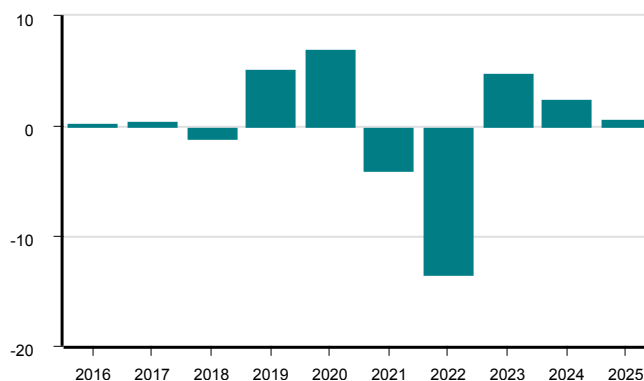
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund 10 years ago now has \$1,013.89. This works out to an average of 0.14% a year.

Year-by-year returns

This chart shows how the Fund has performed in each of the past 10 years. In the last 10 years the Fund was up in value 7 years and down in value 3 years of the 10.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking current income higher than money market rates and are willing to accept price fluctuations
- Wanting to balance their equity portfolio with a fixed income investment
- Seeking a portfolio of bonds with differing maturities

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	1.84%	0.08%	2.11%	-
Estate Class	75%	100%	1.84%	0.08%	2.11%	0.20%
Protection Class	100%	100%	1.84%	0.08%	2.11%	0.40%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	Global Equity
Total value:	\$2,588,557	Management expense ratio (MER):	2.85%
Net asset value per unit:	\$10.30	Managed by:	Brandes Investment Partners & Co.
Number of units outstanding:	251,243	Portfolio turnover rate:	0.00%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Brandes Global Equity Fund or a substantially similar fund.

The underlying fund objective is to achieve long-term capital appreciation by investing primarily in the equity securities of larger Canadian and non-Canadian issuers.

Top 10 investments (as of December 31, 2025)

1. Cash and Cash Equivalents
2. Erste Group Bank AG
3. GlaxoSmithKline PLC
4. UBS Group AG
5. Sanofi SA
6. Alibaba Group Holding Ltd
7. TotalEnergies SE
8. Textron Inc
9. Shell PLC - ADR
10. Wiyynn Corp

Total investments: 70 securities

The top 10 investments make up 24.34% of the Fund.

How risky is it?





The value of your investments can go down.

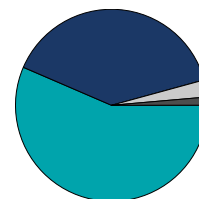
Low	Low to Medium	Medium	Medium to High	High
-----	---------------	--------	----------------	------








Key investment risks: concentration risk, credit risk, currency, foreign currency and currency hedging risk, cyber security risk, derivative risk, emerging markets risk, foreign investment risk, issuer risk, large transaction risk, liquidity risk, market risk, securities lending, repurchase, reverse repurchase risk, underlying fund risk

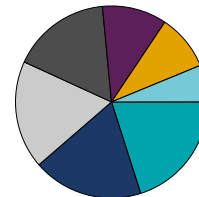
See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)

	International Equity 56.5%
	US Equity 39.3%
	Cash and Equivalents 2.9%
	Canadian Equity 1.4%



	Healthcare 20.1%
	Technology 18.6%
	Other 18.2%
	Financial Services 16.7%
	Consumer Goods 10.9%
	Consumer Services 9.4%
	Industrial Goods 6.2%



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Long term investors
- Looking to add the appreciation potential of both Canadian and non-Canadian companies to their portfolio
- Willing to accept a medium level of risk

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.44%	0.18%	2.85%	-
Estate Class	75%	100%	2.44%	0.18%	2.85%	0.55%

Other fees	What you pay
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	International Equity
Total value:	\$3,980,593	Management expense ratio (MER):	2.85%
Net asset value per unit:	\$10.24	Managed by:	Brandes Investment Partners & Co.
Number of units outstanding:	388,785	Portfolio turnover rate:	0.00%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Brandes International Equity Fund or a substantially similar fund.

The underlying fund objective is to achieve long-term capital appreciation by investing primarily in the equity securities of larger Canadian and non-U.S. issuers.

Top 10 investments (as of December 31, 2025)

1. Cash and Cash Equivalents
2. Sanofi SA
3. Takeda Pharmaceutical Co Ltd
4. Alibaba Group Holding Ltd
5. Samsung Electronics Co Ltd
6. Petroleo Brasileiro SA Petrobras - Pfd
7. Heineken Holding NV
8. GlaxoSmithKline PLC
9. Astellas Pharma Inc
10. STMicroelectronics NV

Total investments: 66 securities

The top 10 investments make up 25.38% of the Fund.

How risky is it?

The value of your investments can go down.

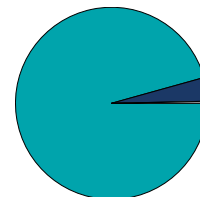
Low	Low to Medium	Medium	Medium to High	High
-----	---------------	--------	----------------	------

Key investment risks: concentration risk, credit risk, currency, foreign currency and currency hedging risk, cyber security risk, derivative risk, emerging markets risk, foreign investment risk, issuer risk, large transaction risk, liquidity risk, market risk, securities lending, repurchase, reverse repurchase risk, underlying fund risk

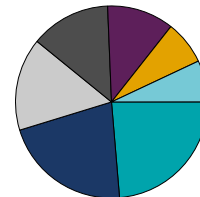
See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)

	International Equity 95.7%
	Cash and Equivalents 4.0%
	Foreign Corporate Bonds 0.3%



	Other 23.7%
	Consumer Goods 21.6%
	Healthcare 15.6%
	Technology 13.5%
	Consumer Services 11.3%
	Industrial Goods 7.4%
	Financial Services 7.0%



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Long term investors
- Looking to add the appreciation potential of non-Canadian and non-U.S. companies to their portfolio
- Willing to accept a medium level of risk

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.44%	0.18%	2.85%	-
Estate Class	75%	100%	2.44%	0.18%	2.85%	0.55%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	U.S. Equity
Total value:	\$827,118	Management expense ratio (MER):	2.70%
Net asset value per unit:	\$10.35	Managed by:	Brandes Investment Partners & Co.
Number of units outstanding:	79,950	Portfolio turnover rate:	40.00%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Brandes U.S. Equity Fund or a substantially similar fund.

The underlying fund objective is to achieve long-term capital appreciation by investing primarily in the equity securities of U.S. larger issuers.

Top 10 investments (as of December 31, 2025)

1. Merck & Co., Inc.
2. Cash and Cash Equivalents
3. Citigroup Inc
4. Bank of America Corp
5. Textron Inc
6. Wells Fargo & Co
7. Becton Dickinson and Co
8. Pfizer Inc
9. HCA Healthcare Inc
10. Johnson & Johnson

Total investments: 64 securities

The top 10 investments make up 24.86% of the Fund.

How risky is it?

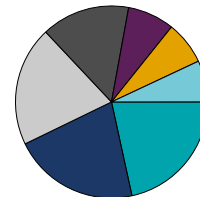
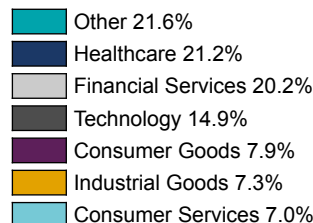
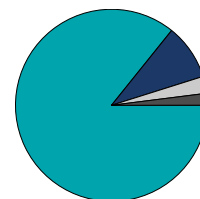
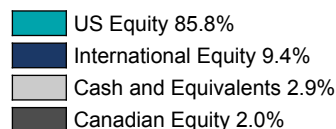
The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
-----	---------------	--------	----------------	------

Key investment risks: concentration risk, credit risk, currency, foreign currency and currency hedging risk, cyber security risk, derivative risk, foreign investment risk, issuer risk, large transaction risk, liquidity risk, market risk, securities lending, repurchase, reverse repurchase risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Long term investors
- Looking to add the appreciation potential of U.S. companies to their portfolio
- Willing to accept a medium level of risk

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.28%	0.20%	2.70%	-
Estate Class	75%	100%	2.28%	0.20%	2.70%	0.60%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	Tactical Balanced
Total value:	\$708,550	Management expense ratio (MER):	2.68%
Net asset value per unit:	\$10.28	Managed by:	Canoe Financial LP
Number of units outstanding:	68,915	Portfolio turnover rate:	0.00%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Canoe Asset Allocation Portfolio Class or a substantially similar fund.

The underlying fund objective is to provide long-term growth and capital preservation using a balanced investment approach. It invests primarily in a mix of Canadian equity securities, fixed income securities and money market instruments.

Top 10 investments (as of December 31, 2025)

1. Canoe Bond Advantage Fund
2. Canoe Global Income Fund
3. Canoe Unconstrained Bond Fund
4. Bank of Montreal TD 2.05% 02-Jan-2026
5. Tourmaline Oil Corp
6. Wells Fargo & Co
7. Canadian National Railway Co
8. Intact Financial Corp
9. Canadian Natural Resources Ltd
10. Lockheed Martin Corp

Total investments: 56 securities

The top 10 investments make up 45.19% of the Fund.

How risky is it?

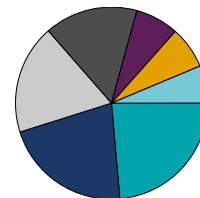
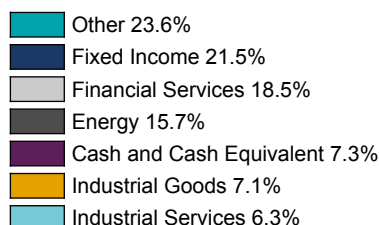
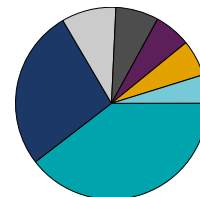
The value of your investments can go down.



Key investment risks: asset allocation risk, credit risk, interest rate risk, issuer risk, liquidity risk, market risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Investing for the medium to long-term
- Looking for a mix of mainly Canadian equities and fixed-income securities
- Considered to have a low to medium tolerance for risk

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.31%	0.15%	2.68%	-
Estate Class	75%	100%	2.31%	0.15%	2.68%	0.50%
Protection Class	100%	100%	2.31%	0.15%	2.68%	0.80%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	Canadian Fixed Income Balanced
Total value:	\$413,873	Management expense ratio (MER):	2.63%
Net asset value per unit:	\$10.08	Managed by:	Canoe Financial LP
Number of units outstanding:	41,061	Portfolio turnover rate:	0.76%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Canoe Enhanced Income Fund or a substantially similar fund.

The underlying fund objective is to provide income, with some potential for capital appreciation, by investing primarily in Canadian fixed income and equity securities. The Fund may invest up to 30% of its assets in foreign securities.

Top 10 investments (as of December 31, 2025)

1. Canoe Bond Advantage Fund
2. Canoe Unconstrained Bond Fund
3. Canoe Global Income Fund
4. Bank of Montreal TD 2.05% 02-Jan-2026
5. Tourmaline Oil Corp
6. Wells Fargo & Co
7. Canadian National Railway Co
8. Canadian Natural Resources Ltd
9. Intact Financial Corp
10. Restaurant Brands International Inc

Total investments: 52 securities

The top 10 investments make up 77.18% of the Fund.

How risky is it?

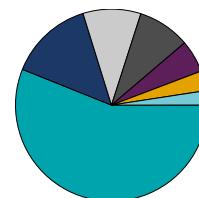
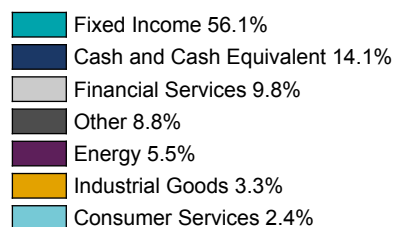
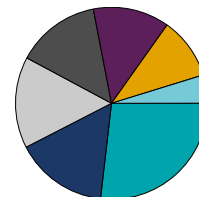
The value of your investments can go down.



Key investment risks: asset allocation risk, credit risk, interest rate risk, issuer risk, liquidity risk, market risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Investing for the medium to long-term
- Looking for a steady flow of income and modest capital growth
- Considered to have a lower tolerance for risk

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.33%	0.09%	2.63%	-
Estate Class	75%	100%	2.33%	0.09%	2.63%	0.25%
Protection Class	100%	100%	2.33%	0.09%	2.63%	0.50%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	Canadian Focused Equity
Total value:	\$483,288	Management expense ratio (MER):	2.98%
Net asset value per unit:	\$10.42	Managed by:	Canoe Financial LP
Number of units outstanding:	46,391	Portfolio turnover rate:	5.15%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Canoe Equity Portfolio Class or a substantially similar fund.

The underlying fund objective is to provide long-term capital growth by investing primarily in Canadian equity securities. The Fund may also invest in gold, gold certificates, silver certificates and certain gold/silver ETFs. The Fund may invest up to 49% of its assets in foreign securities.

Top 10 investments (as of December 31, 2025)

1. Tourmaline Oil Corp
2. Wells Fargo & Co
3. Canadian National Railway Co
4. Bank of Montreal TD 2.05% 02-Jan-2026
5. Intact Financial Corp
6. Canadian Natural Resources Ltd
7. Restaurant Brands International Inc
8. Lockheed Martin Corp
9. Teck Resources Ltd
10. Analog Devices Inc

Total investments: 54 securities

The top 10 investments make up 34.20% of the Fund.

How risky is it?





The value of your investments can go down.

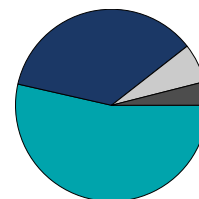
Low	Low to Medium	Medium	Medium to High	High
-----	---------------	--------	----------------	------








Key investment risks: currency, foreign currency and currency hedging risk, issuer risk, market risk, underlying fund risk

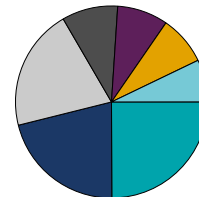
See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)

	Canadian Equity 53.6%
	US Equity 35.9%
	International Equity 6.6%
	Cash and Equivalents 4.0%



	Financial Services 25.0%
	Energy 21.2%
	Other 20.5%
	Industrial Goods 9.4%
	Industrial Services 8.6%
	Consumer Services 8.3%
	Healthcare 7.1%



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Investing for the medium to long-term
- Looking for long-term capital appreciation through a core Canadian equity fund
- Considered to have a medium tolerance for risk

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.61%	0.13%	2.98%	-
Estate Class	75%	100%	2.61%	0.13%	2.98%	0.45%
Protection Class	100%	100%	2.61%	0.13%	2.98%	0.70%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	May 2017	Asset class:	Canadian Dividend & Income Equity
Total value:	\$109,259,762	Management expense ratio (MER):	2.81%
Net asset value per unit:	\$18.26	Managed by:	1832 Asset Management L.P.
Number of units outstanding:	5,982,159	Portfolio turnover rate:	9.09%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Dynamic Equity Income Fund or a substantially similar fund.

The underlying fund objective is to invest primarily in equity securities that pay a dividend or distribution. Up to 49% of the Fund's assets may be invested in foreign securities.

Top 10 investments (as of December 31, 2025)

1. Royal Bank of Canada
2. Toronto-Dominion Bank
3. Enbridge Inc
4. Bank of Nova Scotia
5. Canadian Pacific Kansas City Ltd
6. Brookfield Corp
7. Canadian Natural Resources Ltd
8. Suncor Energy Inc
9. Intact Financial Corp
10. Microsoft Corp

Total investments: 55 securities

The top 10 investments make up 40.33% of the Fund.

How risky is it?

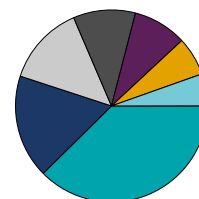
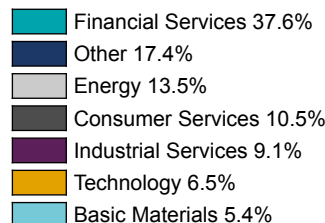
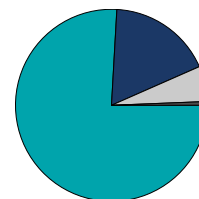
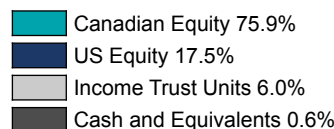
The value of your investments can go down.



Key investment risks: commodity risk, credit risk, currency, foreign currency and currency hedging risk, cyber security risk, derivative risk, ESG factor risk, foreign investment risk, interest rate risk, investment trust risk, issuer risk, liquidity risk, market risk, securities lending, repurchase, reverse repurchase risk, short selling risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

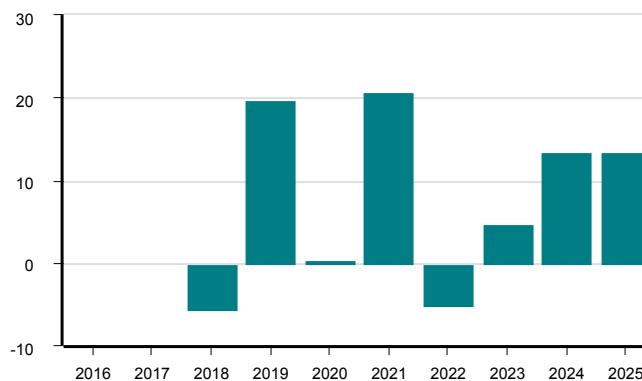
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund since inception now has \$1,826.43. This works out to an average of 7.26% a year.

Year-by-year returns

This chart shows how the Fund has performed since inception. Since inception, the Fund was up in value 6 years and down in value 2 years of the 8.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Looking for a Canadian equity fund to hold as part of their portfolio
- Willing to accept a low to medium level of risk

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.45%	0.12%	2.81%	-
Estate Class	75%	100%	2.45%	0.12%	2.81%	0.30%
Protection Class	100%	100%	2.45%	0.12%	2.81%	0.90%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	August 2022	Asset class:	Real Estate Equity
Total value:	\$2,597,772	Management expense ratio (MER):	2.60%
Net asset value per unit:	\$10.74	Managed by:	1832 Asset Management L.P.
Number of units outstanding:	241,908	Portfolio turnover rate:	17.79%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Dynamic Global Real Estate Fund or a substantially similar fund.

The underlying fund objective is to achieve long-term capital appreciation and income primarily through investment in a diversified portfolio of equity and debt securities of businesses around the world with potential for increased value as a result of ownership, management or other investment in real estate assets.

Top 10 investments (as of December 31, 2025)

1. Chartwell Retirement Residences - Units
2. Ventas Inc
3. Prologis Inc
4. Equinix Inc
5. Granite REIT
6. Sienna Senior Living Inc
7. Flagship Communities REIT - Units
8. AvalonBay Communities Inc
9. Public Storage
10. First Capital REIT - Units

Total investments: 60 securities

The top 10 investments make up 39.51% of the Fund.

How risky is it?

The value of your investments can go down.

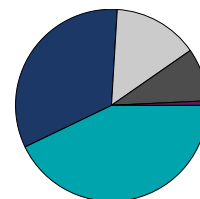
Low	Low to Medium	Medium	Medium to High	High
-----	---------------	--------	----------------	------

Key investment risks: credit risk, currency, foreign currency and currency hedging risk, cyber security risk, derivative risk, ESG factor risk, foreign investment risk, interest rate risk, investment trust risk, issuer risk, liquidity risk, market risk, real estate risk, securities lending, repurchase, reverse repurchase risk, short selling risk, underlying fund risk

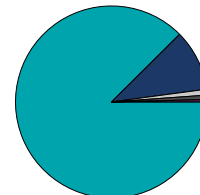
See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)

■ US Equity 42.9%
■ Income Trust Units 33.1%
■ International Equity 14.4%
■ Canadian Equity 8.9%
■ Cash and Equivalents 0.7%



■ Real Estate 87.6%
■ Healthcare 10.3%
■ Industrial Services 1.0%
■ Cash and Cash Equivalent 0.7%
■ Technology 0.4%



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

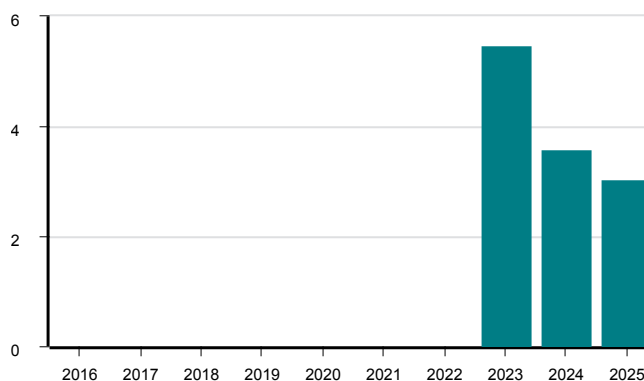
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund since inception now has \$1,073.86. This works out to an average of 2.16% a year.

Year-by-year returns

This chart shows how the Fund has performed since inception. Since inception, the Fund was up in value 3 years of the 3.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking long term capital appreciation and income primarily through investment in a diversified portfolio of equity and debt securities of businesses around the world with ownership, management or other investment in real estate assets;
- Able to accept some variability of returns and are investing for the long term.
- Willing to accept a medium level of risk

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.16%	0.20%	2.60%	-
Estate Class	75%	100%	2.16%	0.20%	2.60%	0.60%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	May 2017	Asset class:	Global Equity Balanced
Total value:	\$56,230,115	Management expense ratio (MER):	3.01%
Net asset value per unit:	\$14.57	Managed by:	1832 Asset Management L.P.
Number of units outstanding:	3,859,343	Portfolio turnover rate:	7.80%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Dynamic U.S. Strategic Yield Fund or a substantially similar fund.

The underlying fund objective is to seek to provide long-term capital appreciation and income by investing primarily in a broad range of U.S. equity and debt securities, focusing on a value investment approach when selecting equity securities.

Top 10 investments (as of December 31, 2025)

1. United States Treasury 4.00% 31-Jul-2030
2. Microsoft Corp
3. United States Treasury 4.25% 15-Nov-2034
4. Amazon.com Inc
5. Apple Inc
6. Alphabet Inc
7. JPMorgan Chase & Co
8. Cisco Systems Inc
9. United States Treasury 4.13% 31-Jul-2031
10. Meta Platforms Inc

Total investments: 80 securities

The top 10 investments make up 35.30% of the Fund.

How risky is it?

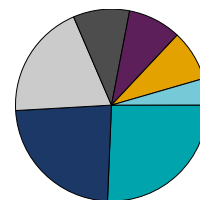
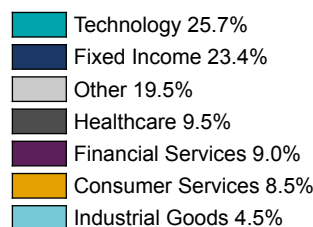
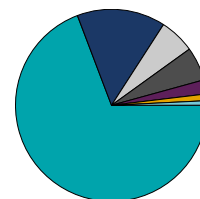
The value of your investments can go down.



Key investment risks: asset-backed and mortgage-backed securities risk, concentration risk, credit risk, currency, foreign currency and currency hedging risk, cyber security risk, derivative risk, ESG factor risk, foreign investment risk, interest rate risk, investment trust risk, issuer risk, large transaction risk, liquidity risk, market risk, securities lending, repurchase, reverse repurchase risk, short selling risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

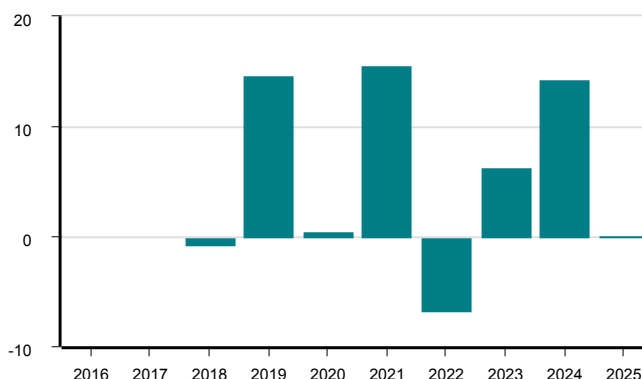
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund since inception now has \$1,456.99. This works out to an average of 4.48% a year.

Year-by-year returns

This chart shows how the Fund has performed since inception. Since inception, the Fund was up in value 6 years and down in value 2 years of the 8.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking long-term capital appreciation and income
- Able to accept some variability of returns and are investing for the medium to long term

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.64%	0.12%	3.01%	-
Estate Class	75%	100%	2.64%	0.12%	3.01%	0.30%
Protection Class	100%	100%	2.64%	0.12%	3.01%	0.70%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	September 2013	Asset class:	Canadian Equity Balanced
Total value:	\$41,418,007	Management expense ratio (MER):	2.94%
Net asset value per unit:	\$17.97	Managed by:	1832 Asset Management L.P.
Number of units outstanding:	2,305,092	Portfolio turnover rate:	11.80%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Dynamic Value Balanced Fund or a substantially similar fund.

The underlying fund objective is to provide a high level of interest and dividend income and long-term capital appreciation by investing primarily in Canadian equity securities and debt obligations, including corporate bonds that are rated below investment grade.

Top 10 investments (as of December 31, 2025)

- 1832 AM Investment Grade Canadian Corporate Bond Pool
- Power Corp of Canada
- Onex Corp
- Bank of Nova Scotia
- Manulife Financial Corp
- Royal Bank of Canada
- Toronto-Dominion Bank
- Enbridge Inc
- PrairieSky Royalty Ltd
- Cash and Cash Equivalents

Total investments: 66 securities

The top 10 investments make up 42.06% of the Fund.

How risky is it?

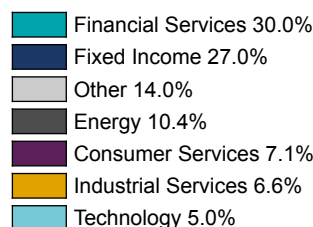
The value of your investments can go down.



Key investment risks: asset-backed and mortgage-backed securities risk, commodity risk, credit risk, currency, foreign currency and currency hedging risk, cyber security risk, derivative risk, ESG factor risk, foreign investment risk, interest rate risk, issuer risk, large transaction risk, market risk, securities lending, repurchase, reverse repurchase risk, short selling risk, small capitalization risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)



How has the Fund performed?

This shows how the Fund did over the past 10 years for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

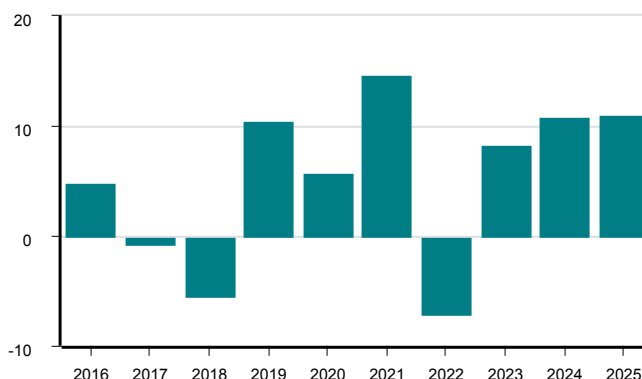
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund 10 years ago now has \$1,637.14. This works out to an average of 5.05% a year.

Year-by-year returns

This chart shows how the Fund has performed in each of the past 10 years. In the last 10 years the Fund was up in value 7 years and down in value 3 years of the 10.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Requiring a core Canadian balanced portfolio that combines under-valued stocks and bonds
- Willing to accept a low to medium level of risk

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.53%	0.12%	2.94%	-
Estate Class	75%	100%	2.53%	0.12%	2.94%	0.30%
Protection Class	100%	100%	2.53%	0.12%	2.94%	0.60%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	North American Equity
Total value:	\$1,078,916	Management expense ratio (MER):	2.37%
Net asset value per unit:	\$10.29	Managed by:	The Equitable Life Insurance Company of Canada
Number of units outstanding:	104,804	Portfolio turnover rate:	44.95%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class](#)

What does this Fund invest in?

The Equitable Equity fund will invest in a diversified portfolio of equity securities in developed global equity markets. The fund will invest primarily in Canada and the United States, while also maintaining meaningful exposure to developed international markets within the Europe, Australasia and Far East region (EAFE). The portfolio manager will actively manage allocations across the global markets based on the relative appeal of each based on economic and market conditions and the portfolio manager's outlook for each market. The portfolio manager may use a variety of analytical methods, including fundamental and technical analysis, to establish the positioning of the fund. The portfolio may assume limited exposures to commodity related investments or other alternative asset classes. Investments in both equities and other asset classes will be achieved primarily through the use of exchange traded funds.

The objective of the fund is principally to provide enhanced long-term capital appreciation.

Top 10 investments (as of December 31, 2025)

1. BMO S&P 500 Index ETF - CAD Units (ZSP)
2. Invesco QQQ (QQQ)
3. BMO S&P 500 Hedged to CAD Index ETF (ZUE)
4. BMO S&P/TSX Capped Composite Index ETF (ZCN)
5. Global X Equal Weight Canadian Banks Index ETF (HBNK)
6. BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)
7. TD Q Canadian Dividend ETF (TQCD)
8. iShares S&P/TSX Global Gold Index ETF (XGD)
9. Franklin International Equity Index ETF (FLUR)
10. Cash and Cash Equivalents

Total investments: 10 securities

The top 10 investments make up 100.00% of the Fund.

How risky is it?

The value of your investments can go down.

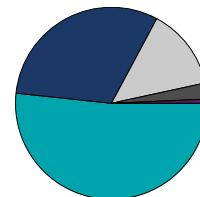
Low	Low to Medium	Medium	Medium to High	High
-----	---------------	--------	----------------	------

Key investment risks: asset allocation risk, currency, foreign currency and currency hedging risk, derivative risk, foreign investment risk, index risk, interest rate risk, issuer risk, liquidity risk, market risk, securities lending, repurchase, reverse repurchase risk, underlying fund risk

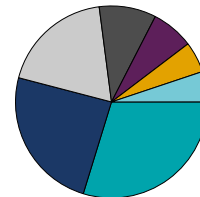
See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)

- US Equity 51.7%
- Canadian Equity 31.1%
- International Equity 13.8%
- Cash and Equivalents 2.7%
- Income Trust Units 0.7%



- Technology 29.8%
- Financial Services 24.3%
- Other 18.9%
- Basic Materials 9.6%
- Consumer Services 7.1%
- Healthcare 5.2%
- Consumer Goods 5.1%



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking capital appreciation for the long term through diversified equity exposure
- Comfortable with equity market volatility and willing to accept short-term fluctuations for potential long-term growth
- Aiming to complement a balanced portfolio with a growth-oriented global equity component

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	1.90%	0.18%	2.37%	-
Estate Class	75%	100%	1.90%	0.18%	2.37%	0.55%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	August 2022	Asset class:	Global Equity
Total value:	\$11,482,837	Management expense ratio (MER):	2.88%
Net asset value per unit:	\$16.96	Managed by:	Fidelity Investments Canada ULC
Number of units outstanding:	677,100	Portfolio turnover rate:	37.43%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Fidelity Climate Leadership Fund or a substantially similar fund.

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 (as of December 31, 2025)

1. Fidelity U.S. Money Market Investment Trust
2. Teledyne Technologies Inc
3. Westinghouse Air Brake Techs Corp
4. Sulzer AG - Common Cl N
5. Sandvik AB
6. Epiroc AB - Common Cl B
7. Computer Modelling Group Ltd
8. Chipotle Mexican Grill Inc
9. Weir Group PLC
10. J B Hunt Transport Services Inc

Total investments: 56 securities

The top 10 investments make up 41.87% of the Fund.

How risky is it?

The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
-----	---------------	--------	----------------	------

Key investment risks: concentration risk, currency, foreign currency and currency hedging risk, ESG factor risk, foreign investment risk, issuer risk, market risk, specialization risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

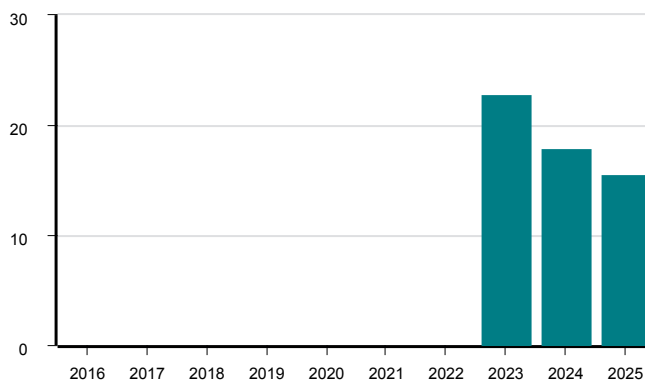
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund since inception now has \$1,695.89. This works out to an average of 17.13% a year.

Year-by-year returns

This chart shows how the Fund has performed since inception. Since inception, the Fund was up in value 3 years of the 3.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking to gain global equity exposure to companies 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
- Able to handle the volatility of returns generally associated with equity investments
- Planning to hold your investment for the medium to long term

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.43%	0.20%	2.88%	-
Estate Class	75%	100%	2.43%	0.20%	2.88%	0.55%
Protection Class	100%	100%	2.43%	0.20%	2.88%	0.90%

Other fees	What you pay
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	August 2022	Asset class:	Global Neutral Balanced
Total value:	\$10,071,292	Management expense ratio (MER):	2.90%
Net asset value per unit:	\$14.11	Managed by:	Fidelity Investments Canada ULC
Number of units outstanding:	713,826	Portfolio turnover rate:	30.29%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Fidelity Climate Leadership Balanced Fund or a substantially similar fund.

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. When investing in fixed income securities, the Fund places a greater emphasis on investment grade securities. The Fund can invest in these securities either directly or indirectly through investments in underlying funds.

Top 10 investments (as of December 31, 2025)

- Fidelity U.S. Money Market Investment Trust
- US 10YR ULTRA FUT MAR26 UXYH6
- US 5YR NOTE (CBT) F MAR26 FVH6
- Teledyne Technologies Inc
- US 2YR NTE (CBT) FT MAR26 TUH6
- Westinghouse Air Brake Techs Corp
- Sulzer AG - Common CI N
- Sandvik AB
- Epiroc AB - Common CI B
- Computer Modelling Group Ltd

Total investments: 233 securities

The top 10 investments make up 32.49% of the Fund.

How risky is it?

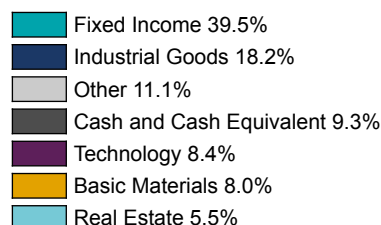
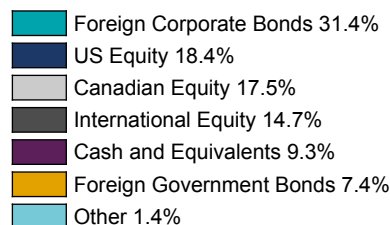
The value of your investments can go down.



Key investment risks: credit risk, currency, foreign currency and currency hedging risk, ESG factor risk, foreign investment risk, interest rate risk, issuer risk, market risk, specialization risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

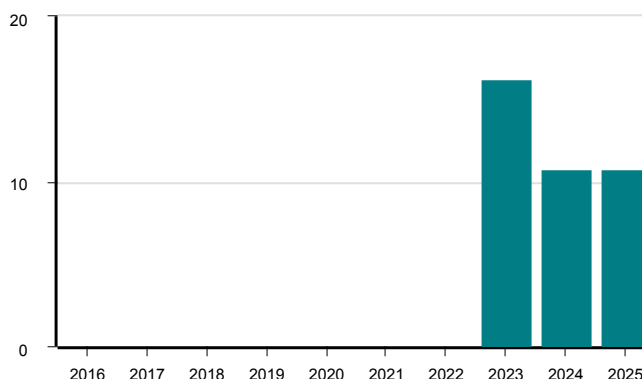
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund since inception now has \$1,410.89. This works out to an average of 10.86% a year.

Year-by-year returns

This chart shows how the Fund has performed since inception. Since inception, the Fund was up in value 3 years of the 3.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking to gain exposure to both global equity and fixed income securities of issuers 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
- Wanting the convenience of a diversified portfolio in a single fund
- Able to handle the volatility of returns generally associated with equity investments

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.47%	0.16%	2.90%	-
Estate Class	75%	100%	2.47%	0.16%	2.90%	0.30%
Protection Class	100%	100%	2.47%	0.16%	2.90%	0.60%

Other fees	What you pay
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	Canadian Dividend & Income Equity
Total value:	\$3,572,091	Management expense ratio (MER):	2.80%
Net asset value per unit:	\$10.26	Managed by:	Fidelity Investments Canada ULC
Number of units outstanding:	348,240	Portfolio turnover rate:	6.40%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Fidelity Dividend Fund or a substantially similar fund.

The underlying fund objective is to invest, either directly or indirectly through investments in underlying funds, primarily in a mix of dividend-paying equity securities, income trusts, fixed income securities, and other securities that are expected to distribute income.

Top 10 investments (as of December 31, 2025)

1. Fidelity Dividend Fund
2. Cash and Cash Equivalents

Total investments: 2 securities

The top 10 investments make up 100.00% of the Fund.

How risky is it?

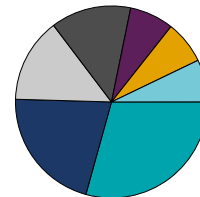
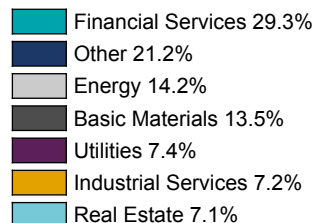
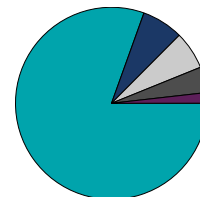
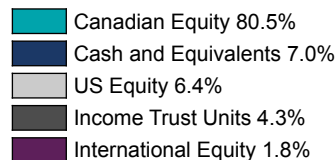
The value of your investments can go down.



Key investment risks: currency, foreign currency and currency hedging risk, foreign investment risk, issuer risk, market risk, specialization risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Able to handle volatility in returns
- Seeking the potential for both income and capital gains
- Are able to handle the volatility of returns generally associated with equity investments

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.42%	0.15%	2.80%	-
Estate Class	75%	100%	2.42%	0.15%	2.80%	0.50%
Protection Class	100%	100%	2.42%	0.15%	2.80%	0.80%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	Global Neutral Balanced
Total value:	\$2,093,862	Management expense ratio (MER):	2.80%
Net asset value per unit:	\$10.12	Managed by:	Fidelity Investments Canada ULC
Number of units outstanding:	206,889	Portfolio turnover rate:	11.72%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Fidelity Global Equity+ Balanced Fund or a substantially similar fund.

The underlying fund objective is to invest primarily in a mix of equity securities and an expansive set of fixed income securities of U.S. issuers and other issuers located anywhere in the world. It can invest in these securities either directly or indirectly through investments in underlying funds, which may include liquid alternative mutual funds.

Top 10 investments (as of December 31, 2025)

1. Fidelity Global Equity+ Balanced Fund
2. Cash and Cash Equivalents

Total investments: 2 securities

The top 10 investments make up 100.00% of the Fund.

How risky is it?

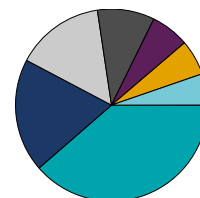
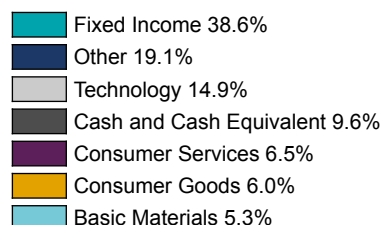
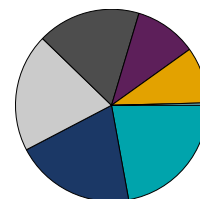
The value of your investments can go down.



Key investment risks: credit risk, currency, foreign currency and currency hedging risk, derivative risk, foreign investment risk, interest rate risk, issuer risk, liquidity risk, market risk, short selling risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Planning to hold their investment for the medium to long-term
- Seeking the convenience of a diversified portfolio in a single fund
- Able to handle the volatility of returns generally associated with equity investments and liquid alternative mutual fund strategies

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.46%	0.11%	2.80%	-
Estate Class	75%	100%	2.46%	0.11%	2.80%	0.30%
Protection Class	100%	100%	2.46%	0.11%	2.80%	0.60%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	August 2022	Asset class:	Global Equity
Total value:	\$431,856,094	Management expense ratio (MER):	2.87%
Net asset value per unit:	\$24.35	Managed by:	Fidelity Investments Canada ULC
Number of units outstanding:	17,736,449	Portfolio turnover rate:	28.09%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Fidelity Global Innovators Investment Trust or a substantially similar fund.

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 (as of December 31, 2025)

1. Taiwan Semiconductor Manufactrg Co Ltd
2. Alphabet Inc
3. Alphabet Inc
4. Microsoft Corp
5. NVIDIA Corp
6. Aplovin Corp - Common Cl A
7. Tesla Inc
8. Amazon.com Inc
9. Roblox Corp
10. Agnico Eagle Mines Ltd

Total investments: 196 securities

The top 10 investments make up 48.11% of the Fund.

How risky is it?

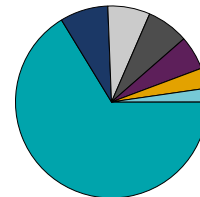
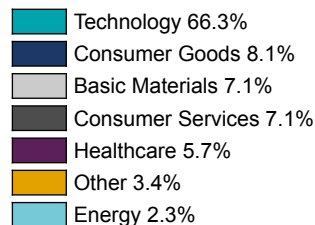
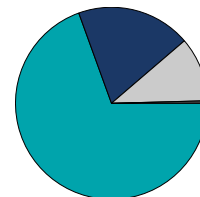
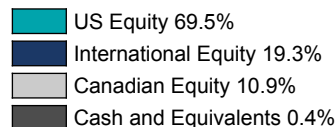
The value of your investments can go down.



Key investment risks: commodity risk, concentration risk, currency, foreign currency and currency hedging risk, foreign investment risk, issuer risk, liquidity risk, market risk, specialization risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

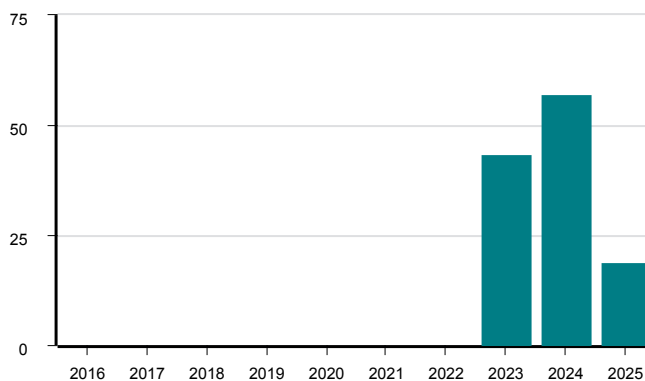
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund since inception now has \$2,434.84. This works out to an average of 30.53% a year.

Year-by-year returns

This chart shows how the Fund has performed since inception. Since inception, the Fund was up in value 3 years of the 3.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking a global equity fund that provides exposure to companies that have the potential to be disruptive innovators
- Able to handle the volatility of returns generally associated with equity investments
- Planning to hold your investment for the medium or long term

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.46%	0.20%	2.87%	-
Estate Class	75%	100%	2.46%	0.20%	2.87%	0.70%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	September 2013	Asset class:	Canadian Focused Equity
Total value:	\$356,527,183	Management expense ratio (MER):	3.05%
Net asset value per unit:	\$25.05	Managed by:	Fidelity Investments Canada ULC
Number of units outstanding:	14,230,933	Portfolio turnover rate:	22.30%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Fidelity Special Situations Fund or a substantially similar fund.

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 (as of December 31, 2025)

1. Agnico Eagle Mines Ltd
2. ARC Resources Ltd
3. Canadian Natural Resources Ltd
4. Ero Copper Corp
5. Dollarama Inc
6. Pan American Silver Corp
7. Applovin Corp - Common CIA
8. Bombardier Inc
9. TFI International Inc
10. Taiwan Semiconductor Manufactory Co Ltd

Total investments: 203 securities

The top 10 investments make up 31.50% of the Fund.

How risky is it?

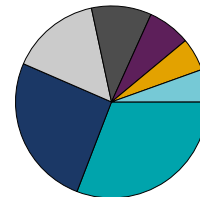
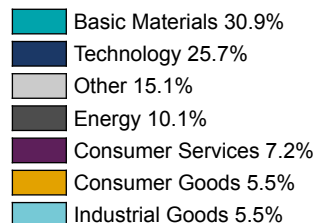
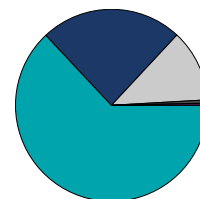
The value of your investments can go down.



Key investment risks: commodity risk, concentration risk, currency, foreign currency and currency hedging risk, foreign investment risk, issuer risk, liquidity risk, market risk, specialization risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)



How has the Fund performed?

This shows how the Fund did over the past 10 years for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

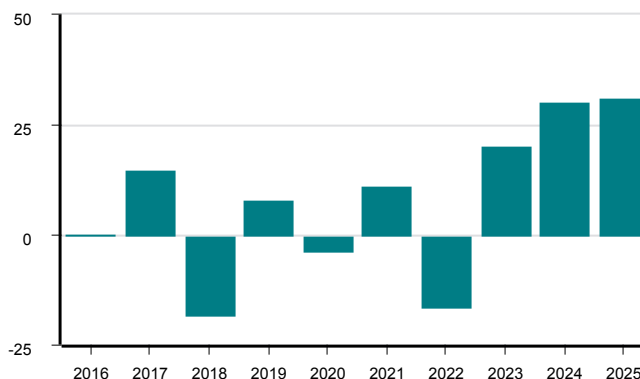
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund 10 years ago now has \$1,885.79. This works out to an average of 6.55% a year.

Year-by-year returns

This chart shows how the Fund has performed in each of the past 10 years. In the last 10 years the Fund was up in value 7 years and down in value 3 years of the 10.



IMPORTANT NOTE: A fundamental change was made to the underlying fund effective June 7, 2021. This change would have affected the segregated fund's performance either positively or negatively had the change been in effect throughout the periods shown.

Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Searching for equity exposure in small to mid-sized companies
- Willing to accept a medium to high level of risk
- Seeking above-average capital growth through active management over time (at least five years)

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.63%	0.20%	3.05%	-
Estate Class	75%	100%	2.63%	0.20%	3.05%	0.50%
Protection Class	100%	100%	2.63%	0.20%	3.05%	1.00%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	Tactical Balanced
Total value:	\$5,600,582	Management expense ratio (MER):	2.85%
Net asset value per unit:	\$9.82	Managed by:	Fidelity Investments Canada ULC
Number of units outstanding:	570,425	Portfolio turnover rate:	8.48%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Fidelity Tactical High Income Fund or a substantially similar fund.

The underlying fund objective is to invest primarily in a mix of income-producing securities which may be located anywhere in the world. It can invest in these securities either directly or indirectly through investments in underlying funds.

Top 10 investments (as of December 31, 2025)

1. Fidelity Tactical High Income Fund
2. Cash and Cash Equivalents

Total investments: 2 securities

The top 10 investments make up 100.00% of the Fund.

How risky is it?

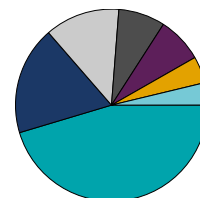
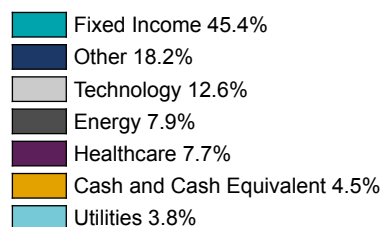
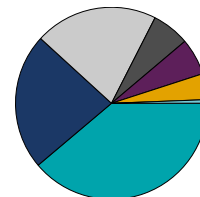
The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
-----	---------------	--------	----------------	------

Key investment risks: asset-backed and mortgage-backed securities risk, asset allocation risk, credit risk, currency, foreign currency and currency hedging risk, foreign investment risk, interest rate risk, issuer risk, liquidity risk, market risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Planning to hold their investment for the medium- to long-term
- Seeking to gain exposure to global equity and fixed income securities
- Able to handle the volatility of returns generally associated with equity investments

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.49%	0.13%	2.85%	-
Estate Class	75%	100%	2.49%	0.13%	2.85%	0.45%
Protection Class	100%	100%	2.49%	0.13%	2.85%	0.70%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	August 2022	Asset class:	U.S. Equity
Total value:	\$183,527,493	Management expense ratio (MER):	2.83%
Net asset value per unit:	\$18.26	Managed by:	Fidelity Investments Canada ULC
Number of units outstanding:	10,049,198	Portfolio turnover rate:	12.61%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Fidelity U.S. Focused Stock Fund or a substantially similar fund.

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

Top 10 investments (as of December 31, 2025)

1. NVIDIA Corp
2. Alphabet Inc
3. Amazon.com Inc
4. Microsoft Corp
5. Apple Inc
6. Eli Lilly and Co
7. Bank of New York Mellon Corp
8. Taiwan Semiconductor Manufactrg Co Ltd
9. Tempur Sealy International Inc
10. Western Digital Corp

Total investments: 42 securities

The top 10 investments make up 58.10% of the Fund.

How risky is it?

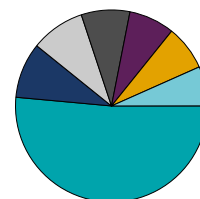
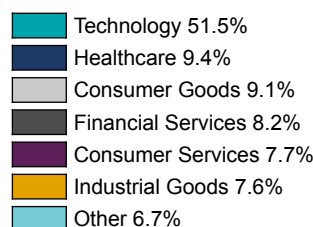
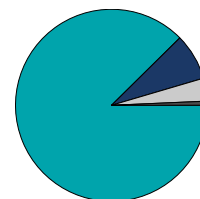
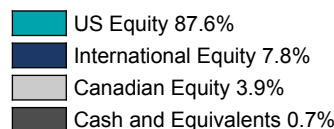
The value of your investments can go down.



Key investment risks: concentration risk, currency, foreign currency and currency hedging risk, foreign investment risk, issuer risk, market risk, specialization risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

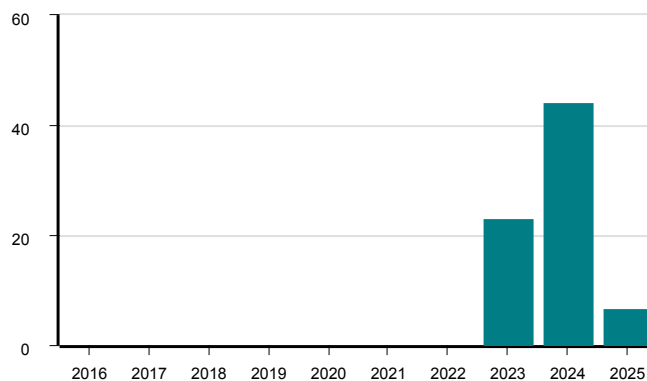
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund since inception now has \$1,826.29. This works out to an average of 19.76% a year.

Year-by-year returns

This chart shows how the Fund has performed since inception. Since inception, the Fund was up in value 3 years of the 3.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Wanting to gain U.S. equity exposure
- Able to handle the volatility of returns generally associated with equity investments
- Planning to hold your investment for the medium to long term

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.39%	0.20%	2.83%	-
Estate Class	75%	100%	2.39%	0.20%	2.83%	0.65%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	Canadian Equity
Total value:	\$748,566	Management expense ratio (MER):	2.79%
Net asset value per unit:	\$10.21	Managed by:	Fiera Capital Corporation
Number of units outstanding:	73,313	Portfolio turnover rate:	0.28%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Fiera Canadian Equity Fund or a substantially similar fund.

The underlying fund objective is to invest in businesses for the long-term (not trade stocks) that are profitable and well-established with durable, defensible attributes and can generate good returns on investment.

Top 10 investments (as of December 31, 2025)

1. Royal Bank of Canada
2. Quebecor Inc
3. Metro Inc
4. Intact Financial Corp
5. Toromont Industries Ltd
6. CGI Inc
7. National Bank of Canada
8. Canadian National Railway Co
9. Restaurant Brands International Inc
10. Loblaw Cos Ltd

Total investments: 35 securities

The top 10 investments make up 48.64% of the Fund.

How risky is it?

The value of your investments can go down.

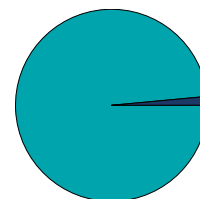


Key investment risks: commodity risk, issuer risk, market risk, underlying fund risk

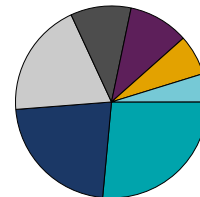
See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)

- Canadian Equity 98.5%
- Cash and Equivalents 1.5%



- Financial Services 26.5%
- Consumer Services 22.3%
- Industrial Services 19.3%
- Technology 10.2%
- Telecommunications 10.2%
- Other 6.8%
- Industrial Goods 4.8%



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Planning to hold their investment for the medium to long-term
- Looking for Canadian holdings in their portfolio

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.41%	0.13%	2.79%	-
Estate Class	75%	100%	2.41%	0.13%	2.79%	0.45%
Protection Class	100%	100%	2.41%	0.13%	2.79%	0.70%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	High Yield Fixed Income
Total value:	\$3,419,166	Management expense ratio (MER):	2.45%
Net asset value per unit:	\$10.07	Managed by:	Franklin Templeton Investments Corp.
Number of units outstanding:	339,686	Portfolio turnover rate:	1.06%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Franklin Brandywine U.S. High Yield Fund or a substantially similar fund.

The underlying fund objective is to seek high current income and some long-term capital appreciation by investing primarily in high-yield, lower-rated debt securities issued in the United States and throughout the world.

Top 10 investments (as of December 31, 2025)

1. Federal Home Loan Bank Discount Notes 01/02/2026 Agcd
2. Viking Ocean Cruises Ltd 5.00% 15-Feb-2028
3. CAD Currency
4. TransDigm Inc 6.75% 15-Aug-2028
5. FirstCash Inc 5.63% 01-Jan-2030
6. Jefferson Capital Holdings LLC 9.50% 15-Feb-2029
7. Saturn Oil & Gas Inc 9.63% 15-Jun-2029
8. United Wholesale Mortgage LLC 5.75% 15-Jun-2027
9. Boise Cascade Co 4.88% 01-Jul-2030
10. USD_CAD_20260128

Total investments: 154 securities

The top 10 investments make up 21.42% of the Fund.

How risky is it?

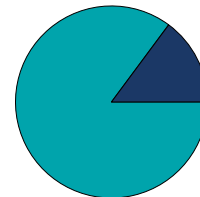
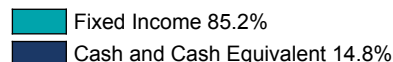
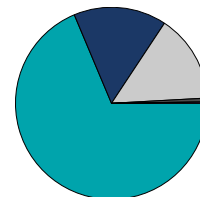
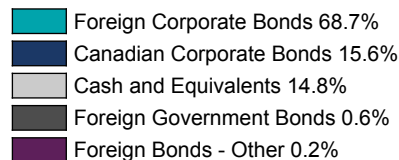
The value of your investments can go down.



Key investment risks: credit risk, currency, foreign currency and currency hedging risk, foreign investment risk, interest rate risk, issuer risk, liquidity risk market risk underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking a corporate bond fund that invests primarily in foreign securities
- Seeking high current income and some capital gains
- Investing for the medium or long term

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.16%	0.09%	2.45%	-
Estate Class	75%	100%	2.16%	0.09%	2.45%	0.25%
Protection Class	100%	100%	2.16%	0.09%	2.45%	0.50%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	August 2022	Asset class:	Canadian Core Plus Fixed Income
Total value:	\$70,923,874	Management expense ratio (MER):	1.94%
Net asset value per unit:	\$11.01	Managed by:	Franklin Templeton Investments Corp.
Number of units outstanding:	6,442,778	Portfolio turnover rate:	8.50%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Franklin Canadian Core Plus Bond Fund or a substantially similar fund.

The underlying fund objective is to achieve high current income and some long-term capital appreciation by investing primarily in Canadian federal and provincial government, and corporate bonds, debentures and short-term notes.

Top 10 investments (as of December 31, 2025)

1. United States Treasury Note/Bond 4.00% 15-Nov-2035
2. Ontario Province 2.90% 02-Dec-2046
3. Ontario Province 2.65% 02-Dec-2050
4. Canada Housing Trust No 1 3.10% 15-Jun-2028
5. PSP Capital Inc 4.25% 01-Dec-2055
6. United States Treasury 4.75% 15-Aug-2055
7. Canada Housing Trust No 1 1.75% 15-Jun-2030
8. Canada Government 2.75% 01-Dec-2055
9. Alberta Province 3.10% 01-Jun-2050
10. Canada Housing Trust No 1 2.85% 15-Dec-2030

Total investments: 625 securities

The top 10 investments make up 14.46% of the Fund.

How risky is it?

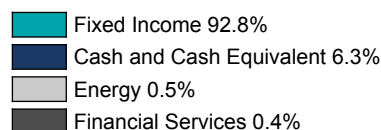
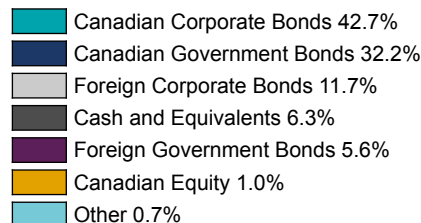
The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
-----	---------------	--------	----------------	------

Key investment risks: credit risk, currency, foreign currency and currency hedging risk, interest rate risk, issuer risk, market risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

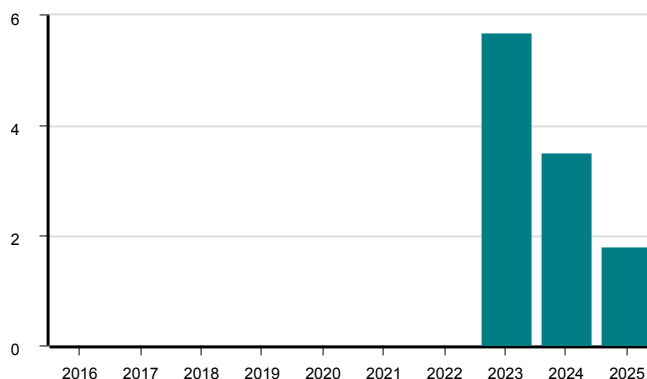
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund since inception now has \$1,100.83. This works out to an average of 2.92% a year.

Year-by-year returns

This chart shows how the Fund has performed since inception. Since inception, the Fund was up in value 3 years of the 3.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking a fixed-income fund, with exposure to both Canadian and foreign securities, that pursues interest income and some capital gains
- Willing to accept a low level of risk
- Planning to hold your investment for the medium term

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	1.73%	0.08%	1.94%	-
Estate Class	75%	100%	1.73%	0.08%	1.94%	0.25%
Protection Class	100%	100%	1.73%	0.08%	1.94%	0.50%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	September 2013	Asset class:	Canadian Neutral Balanced
Total value:	\$26,746,020	Management expense ratio (MER):	2.71%
Net asset value per unit:	\$12.57	Managed by:	Franklin Templeton Investments Corp.
Number of units outstanding:	2,128,536	Portfolio turnover rate:	8.73%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Franklin Canadian Monthly Income and Growth Fund or a substantially similar fund.

The underlying fund objective is to seek a balance of income and capital appreciation by investing primarily in a diversified portfolio of income-generating Canadian, U.S. and global equities, equity-related securities and fixed-income securities.

Top 10 investments (as of December 31, 2025)

- Royal Bank of Canada
- Toronto-Dominion Bank
- JPMorgan Chase & Co
- Bank of Montreal
- Royal Bank Of Canada 2.10% 02-Jan-2026
- Microsoft Corp
- Canadian National Railway Co
- Ontario Province 3.75% 02-Jun-2032
- Bank of Nova Scotia
- Canadian Utilities Ltd

Total investments: 262 securities

The top 10 investments make up 15.66% of the Fund.

How risky is it?

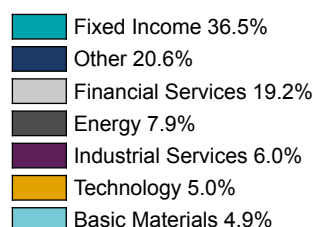
The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
-----	---------------	--------	----------------	------

Key investment risks: asset allocation risk, credit risk, currency, foreign currency and currency hedging risk, derivative risk, foreign investment risk, interest rate risk, issuer risk, market risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)



How has the Fund performed?

This shows how the Fund did over the past 10 years for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

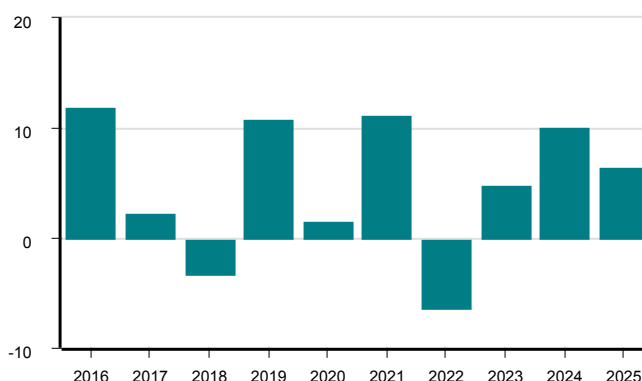
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund 10 years ago now has \$1,606.85. This works out to an average of 4.86% a year.

Year-by-year returns

This chart shows how the Fund has performed in each of the past 10 years. In the last 10 years the Fund was up in value 8 years and down in value 2 years of the 10.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking a core Canadian balanced holding for their portfolio
- Comfortable with a low to medium level of risk
- Looking to hold their investment for a medium term

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.37%	0.10%	2.71%	-
Estate Class	75%	100%	2.37%	0.10%	2.71%	0.25%
Protection Class	100%	100%	2.37%	0.10%	2.71%	0.55%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	September 2013	Asset class:	Canadian Equity
Total value:	\$84,727,254	Management expense ratio (MER):	2.80%
Net asset value per unit:	\$24.21	Managed by:	Franklin Templeton Investments Corp.
Number of units outstanding:	3,499,814	Portfolio turnover rate:	8.73%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Franklin ClearBridge Canadian Equity Fund or a substantially similar fund.

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 (as of December 31, 2025)

1. Royal Bank of Canada
2. Toronto-Dominion Bank
3. Bank of Nova Scotia
4. Bank of Montreal
5. Shopify Inc
6. Brookfield Corp
7. Canadian National Railway Co
8. Franco-Nevada Corp
9. Alimentation Couche-Tard Inc
10. Canadian Pacific Kansas City Ltd

Total investments: 52 securities

The top 10 investments make up 41.78% of the Fund.

How risky is it?

The value of your investments can go down.

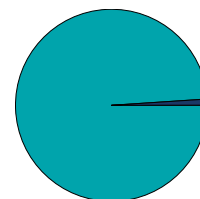


Key investment risks: commodity risk, issuer risk, market risk, underlying fund risk

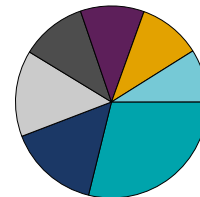
See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)

- Canadian Equity 99.0%
- Cash and Equivalents 1.0%



- Financial Services 28.9%
- Other 15.3%
- Energy 14.5%
- Industrial Services 11.1%
- Basic Materials 10.7%
- Technology 10.6%
- Consumer Services 8.9%



How has the Fund performed?

This shows how the Fund did over the past 10 years for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

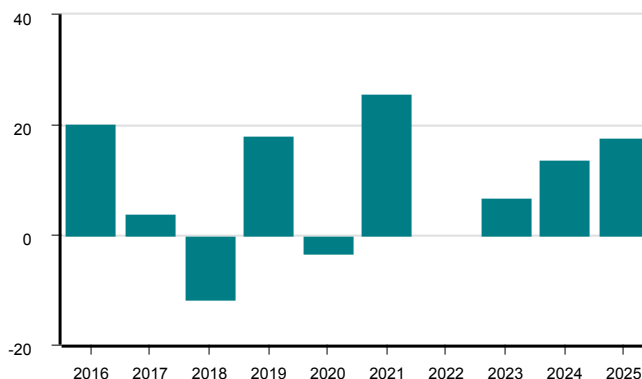
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund 10 years ago now has \$2,279.81. This works out to an average of 8.59% a year.

Year-by-year returns

This chart shows how the Fund has performed in each of the past 10 years. In the last 10 years the Fund was up in value 8 years and down in value 2 years of the 10.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking a core Canadian equity fund
- Willing to accept a low to medium level of risk
- Looking to hold their investment for the medium to long term

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.44%	0.12%	2.80%	-
Estate Class	75%	100%	2.44%	0.12%	2.80%	0.30%
Protection Class	100%	100%	2.44%	0.12%	2.80%	0.90%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	Canadian Small/Mid Cap Equity
Total value:	\$488,971	Management expense ratio (MER):	2.91%
Net asset value per unit:	\$10.79	Managed by:	Franklin Templeton Investments Corp.
Number of units outstanding:	45,320	Portfolio turnover rate:	0.00%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Franklin ClearBridge Canadian Small Cap Fund or a substantially similar fund.

The underlying fund objective is to seek long-term capital appreciation by investing primarily in a diversified portfolio of small-capitalization Canadian equities that have proven management and long-term growth plans. The fund may also invest in foreign securities.

Top 10 investments (as of December 31, 2025)

1. Capstone Copper Corp
2. HudBay Minerals Inc
3. OR Royalties Inc
4. Headwater Exploration Inc
5. Enerflex Ltd
6. EQB Inc
7. Triple Flag Precious Metals Corp
8. Kelt Exploration Ltd
9. Lundin Mining Corp
10. Propel Holdings Inc

Total investments: 45 securities

The top 10 investments make up 38.36% of the Fund.

How risky is it?

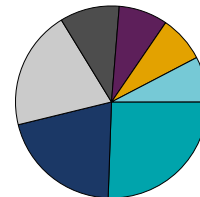
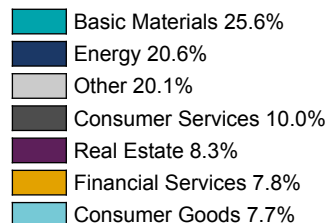
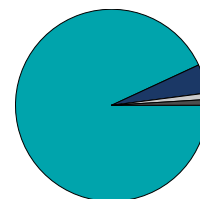
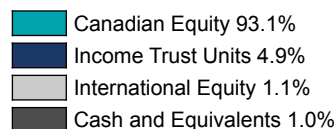
The value of your investments can go down.



Key investment risks: issuer risk, liquidity risk, market risk, small capitalization risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking a small-cap equity fund
- Investing for the medium to long-term

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.47%	0.20%	2.91%	-
Estate Class	75%	100%	2.47%	0.20%	2.91%	0.60%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	September 2013	Asset class:	Canadian Equity Balanced
Total value:	\$187,979,477	Management expense ratio (MER):	2.70%
Net asset value per unit:	\$20.47	Managed by:	Franklin Templeton Investments Corp.
Number of units outstanding:	9,181,813	Portfolio turnover rate:	10.53%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Franklin ClearBridge Dividend Income Fund or a substantially similar fund.

The underlying fund objective is high current income by investing primarily in Canadian and American dividend paying preferred and common stocks and, from time to time bonds, up to a maximum of 25% of the fund's total assets.

Top 10 investments (as of December 31, 2025)

- Royal Bank of Canada
- Toronto-Dominion Bank
- Bank of Montreal
- Canadian National Railway Co
- Bank of Nova Scotia
- Canadian Utilities Ltd
- Intact Financial Corp
- TMX Group Ltd
- Fortis Inc
- Alimentation Couche-Tard Inc

Total investments: 136 securities

The top 10 investments make up 24.63% of the Fund.

How risky is it?

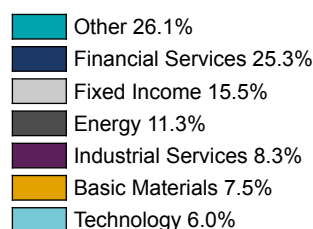
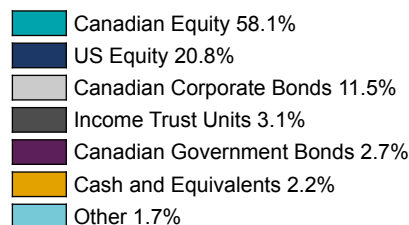
The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
-----	---------------	--------	----------------	------

Key investment risks: asset allocation risk, credit risk, foreign investment risk, interest rate risk, issuer risk, market risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)



How has the Fund performed?

This shows how the Fund did over the past 10 years for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

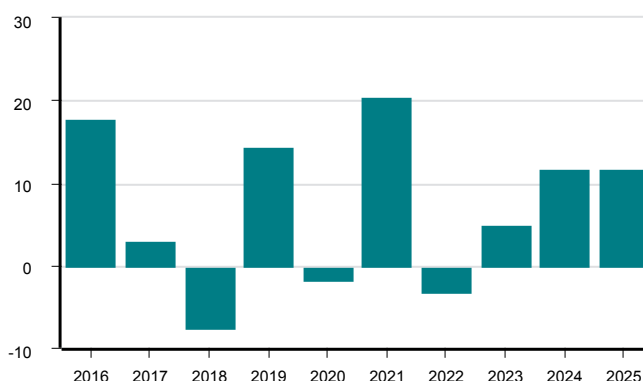
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund 10 years ago now has \$1,939.57. This works out to an average of 6.85% a year.

Year-by-year returns

This chart shows how the Fund has performed in each of the past 10 years. In the last 10 years the Fund was up in value 7 years and down in value 3 years of the 10.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Looking for diversified exposure to high quality Canadian companies with long histories of dividend growth
- Willing to accept a low to medium level of risk
- Seeking dividend income and capital growth through active management over time

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.37%	0.10%	2.70%	-
Estate Class	75%	100%	2.37%	0.10%	2.70%	0.25%
Protection Class	100%	100%	2.37%	0.10%	2.70%	0.80%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	August 2022	Asset class:	Global Infrastructure Equity
Total value:	\$23,925,038	Management expense ratio (MER):	2.69%
Net asset value per unit:	\$12.29	Managed by:	Franklin Templeton Investments Corp.
Number of units outstanding:	1,946,419	Portfolio turnover rate:	9.16%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Franklin Clearbridge Global Infrastructure Income Fund or a substantially similar fund.

The underlying fund objective is to achieve income and capital appreciation by investing primarily in equity securities of sustainable issuers in the infrastructure business.

Top 10 investments (as of December 31, 2025)

1. SSE PLC
2. Entergy Corp
3. Severn Trent PLC
4. TC Energy Corp
5. Williams Cos Inc
6. Brookfield Renewable Corp
7. APA Group - Units
8. E.On SE - Common CI N
9. Aena SME SA
10. Iberdrola SA

Total investments: 42 securities

The top 10 investments make up 41.27% of the Fund.

How risky is it?

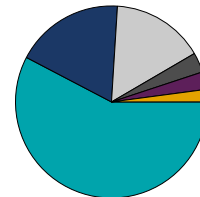
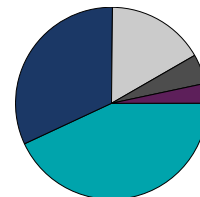
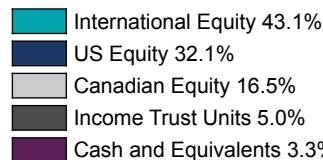
The value of your investments can go down.



Key investment risks: currency, foreign currency and currency hedging risk, emerging markets risk, ESG factor risk, foreign investment risk, interest rate risk, issuer risk, market risk, specialization risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

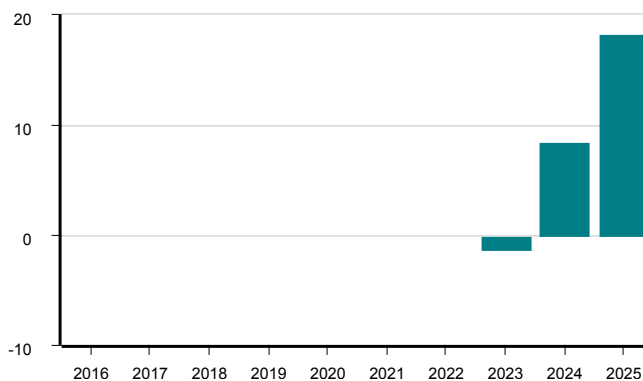
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund since inception now has \$1,229.18. This works out to an average of 6.37% a year.

Year-by-year returns

This chart shows how the Fund has performed since inception. Since inception, the Fund was up in value 2 years and down in value 1 year of the 3.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking a global equity fund that provides exposure to income-generating securities of sustainable issuers in the infrastructure business
- Seek a fund that follows a sustainable investment approach
- Planning to hold your investment for the medium or long term

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.36%	0.16%	2.69%	-
Estate Class	75%	100%	2.36%	0.16%	2.69%	0.55%
Protection Class	100%	100%	2.36%	0.16%	2.69%	0.90%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	Global Fixed Income Balanced
Total value:	\$1,093,885	Management expense ratio (MER):	2.40%
Net asset value per unit:	\$10.04	Managed by:	Franklin Templeton Investments Corp.
Number of units outstanding:	108,998	Portfolio turnover rate:	0.20%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Franklin Conservative Income ETF Portfolio or a substantially similar fund.

The underlying fund objective is to provide investors with a diversified portfolio designed to provide a balance between long-term capital appreciation and income with an emphasis on long-term capital appreciation by investing primarily in ETFs that invest in Canadian, U.S. and international debt instruments and equity securities.

Top 10 investments (as of December 31, 2025)

1. Franklin Canadian Core Plus Bond Fund ETF Series (FLCP)
2. Franklin Global Core Bond Fund ETF Series (FLGA)
3. Franklin FTSE U.S. Index ETF (FLAM)
4. Franklin Canadian Government Bond Fund
5. Franklin FTSE Canada All Cap Index ETF (FLCD)
6. Franklin Canadian Short Term Bond Fund ETF Series (FLSD)
7. Franklin Brandywine Global Income Optimiser Fund ETF Series (FBGO)
8. Franklin International Equity Index ETF (FLUR)
9. Franklin Emerging Markets Equity Index ETF (FLEM)
10. Franklin Systematic Style Premia ETF (FLSP)

Total investments: 13 securities

The top 10 investments make up 99.45% of the Fund.

How risky is it?

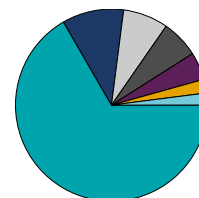
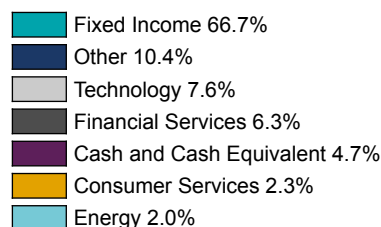
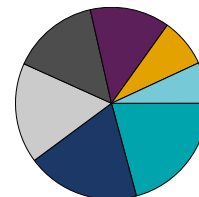
The value of your investments can go down.



Key investment risks: asset allocation risk, credit risk, interest rate risk, market risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking a fund that pursues current income and some capital gains
- Investing for the medium term

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.11%	0.10%	2.40%	-
Estate Class	75%	100%	2.11%	0.10%	2.40%	0.25%
Protection Class	100%	100%	2.11%	0.10%	2.40%	0.45%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	Global Neutral Balanced
Total value:	\$1,223,613	Management expense ratio (MER):	2.40%
Net asset value per unit:	\$10.12	Managed by:	Franklin Templeton Investments Corp.
Number of units outstanding:	120,926	Portfolio turnover rate:	0.25%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Franklin Core ETF Portfolio or a substantially similar fund.

The underlying fund objective is to provide investors with a diversified portfolio designed to provide a balance between long-term capital appreciation and income with an emphasis on longterm capital appreciation by investing primarily in ETFs that invest in Canadian, U.S. and international debt instruments and equity securities.

Top 10 investments (as of December 31, 2025)

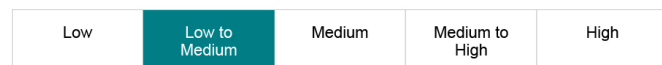
1. Franklin FTSE U.S. Index ETF (FLAM)
2. Franklin Canadian Core Plus Bond Fund ETF Series (FLCP)
3. Franklin FTSE Canada All Cap Index ETF (FLCD)
4. Franklin Global Core Bond Fund ETF Series (FLGA)
5. Franklin International Equity Index ETF (FLUR)
6. Franklin Canadian Government Bond Fund
7. Franklin Emerging Markets Equity Index ETF (FLEM)
8. Franklin Canadian Short Term Bond Fund ETF Series (FLSD)
9. Franklin Brandywine Global Income Optimiser Fund ETF Series (FBGO)
10. Franklin Systematic Style Premia ETF (FLSP)

Total investments: 13 securities

The top 10 investments make up 99.39% of the Fund.

How risky is it?

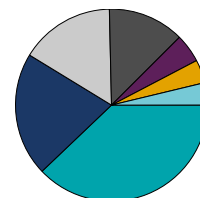
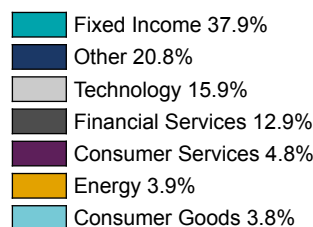
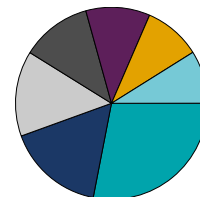
The value of your investments can go down.



Key investment risks: asset allocation risk, credit risk, interest rate risk, market risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking a fund that pursues both capital gains and income, with an emphasis on the former
- Investing for the medium or long term

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.11%	0.10%	2.40%	-
Estate Class	75%	100%	2.11%	0.10%	2.40%	0.45%
Protection Class	100%	100%	2.11%	0.10%	2.40%	0.65%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	Global Equity Balanced
Total value:	\$991,209	Management expense ratio (MER):	2.40%
Net asset value per unit:	\$10.19	Managed by:	Franklin Templeton Investments Corp.
Number of units outstanding:	97,282	Portfolio turnover rate:	2.66%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Franklin Growth ETF Portfolio or a substantially similar fund.

The underlying fund objective is to provide investors with a diversified portfolio designed to provide long-term capital appreciation with additional stability derived from income by investing primarily in a diversified mix of ETFs that invest in Canadian, U.S. and international debt instruments and equity securities.

Top 10 investments (as of December 31, 2025)

1. Franklin FTSE U.S. Index ETF (FLAM)
2. Franklin FTSE Canada All Cap Index ETF (FLCD)
3. Franklin International Equity Index ETF (FLUR)
4. Franklin Canadian Core Plus Bond Fund ETF Series (FLCP)
5. Franklin Emerging Markets Equity Index ETF (FLEM)
6. Franklin Global Core Bond Fund ETF Series (FLGA)
7. Franklin Canadian Government Bond Fund
8. Franklin Systematic Style Premia ETF (FLSP)
9. Franklin Canadian Short Term Bond Fund ETF Series (FLSD)
10. Franklin Brandywine Global Income Optimiser Fund ETF Series (FBGO)

Total investments: 13 securities

The top 10 investments make up 99.38% of the Fund.

How risky is it?

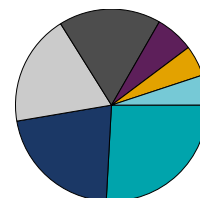
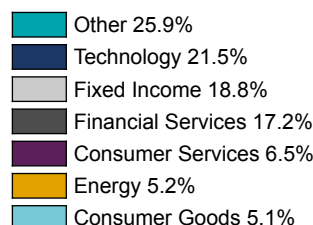
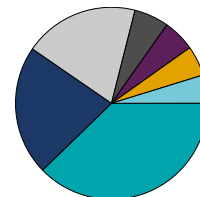
The value of your investments can go down.



Key investment risks: asset allocation risk, credit risk, interest rate risk, market risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking a diversified fund that pursues capital gains
- Investing for the medium or long term

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.11%	0.10%	2.40%	-
Estate Class	75%	100%	2.11%	0.10%	2.40%	0.45%
Protection Class	100%	100%	2.11%	0.10%	2.40%	0.65%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	September 2013	Asset class:	Global Equity Balanced
Total value:	\$77,490,773	Management expense ratio (MER):	2.54%
Net asset value per unit:	\$20.12	Managed by:	The Equitable Life Insurance Company of Canada
Number of units outstanding:	3,851,496	Portfolio turnover rate:	102.42%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The Equitable Growth fund will actively manage allocations between multiple asset classes based on the relative appeal of each based on economic and market conditions and the portfolio manager's outlook for each asset class. The portfolio manager may use a variety of analytical methods, including fundamental and technical analysis, to establish the positioning of the fund. The portfolio may assume limited exposures to commodity related investments or other alternative asset classes. Exposures to fixed income will generally be via holding units in the Equitable Canadian Bond fund. Investments in equities and other asset classes will be achieved primarily through the use of exchange traded funds.

The objective of the fund is principally to provide capital appreciation by investing in a diversified portfolio of fixed income and equity investments.

Top 10 investments (as of December 31, 2025)

1. BMO S&P 500 Index ETF - CAD Units (ZSP)
2. Equitable Life Active Canadian Bond Fund
3. Invesco QQQ (QQQ)
4. BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)
5. BMO S&P/TSX Capped Composite Index ETF (ZCN)
6. Global X Equal Weight Canadian Banks Index ETF (HBNK)
7. TD Q Canadian Dividend ETF (TQCD)
8. iShares S&P/TSX Global Gold Index ETF (XGD)
9. CI Gold Bullion Fund - ETF C\$ Hedged Series (VALT)
10. Cash and Cash Equivalents

Total investments: 10 securities

The top 10 investments make up 100.00% of the Fund.

How risky is it?

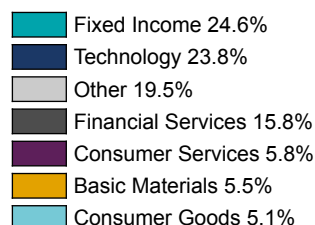
The value of your investments can go down.



Key investment risks: asset allocation risk, commodity risk, credit risk, currency, foreign currency and currency hedging risk, derivative risk, foreign investment risk, index risk, interest rate risk, issuer risk, market risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)



How has the Fund performed?

This shows how the Fund did over the past 10 years for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

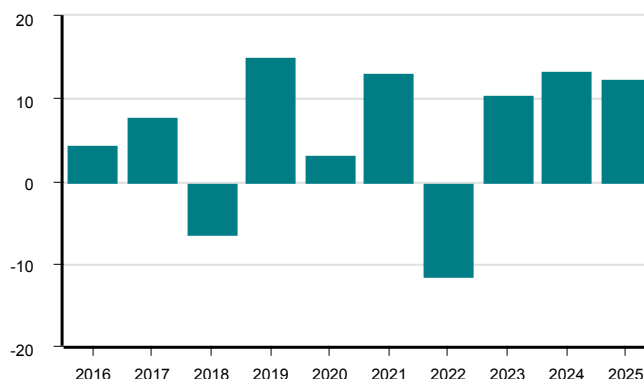
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund 10 years ago now has \$1,777.88. This works out to an average of 5.92% a year.

Year-by-year returns

This chart shows how the Fund has performed in each of the past 10 years. In the last 10 years the Fund was up in value 8 years and down in value 2 years of the 10.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking growth in principal
- Looking to invest in a strategically managed portfolio that is continually monitored to market conditions
- Willing to accept a low to medium level of risk

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.07%	0.12%	2.54%	-
Estate Class	75%	100%	2.07%	0.12%	2.54%	0.30%
Protection Class	100%	100%	2.07%	0.12%	2.54%	0.65%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	September 2013	Asset class:	Canadian Neutral Balanced
Total value:	\$18,911,617	Management expense ratio (MER):	2.45%
Net asset value per unit:	\$15.78	Managed by:	The Equitable Life Insurance Company of Canada
Number of units outstanding:	1,198,311	Portfolio turnover rate:	87.71%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The Equitable Income fund will actively manage allocations between multiple asset classes based on the relative appeal of each based on economic and market conditions and the portfolio manager's outlook for each asset class. The portfolio manager may use a variety of analytical methods, including fundamental and technical analysis, to establish the positioning of the fund. The portfolio may assume limited exposures to commodity related investments or other alternative asset classes. Exposures to fixed income will generally be via holding units in the Equitable Canadian Bond fund. Investments in equities and other asset classes will be achieved primarily through the use of exchange traded funds.

The objective of the fund is to provide both income and capital appreciation by investing in a diversified portfolio of fixed income and equity investments.

Top 10 investments (as of December 31, 2025)

- Equitable Life Active Canadian Bond Fund
- BMO S&P/TSX Capped Composite Index ETF (ZCN)
- Invesco QQQ (QQQ)
- BMO S&P 500 Index ETF - CAD Units (ZSP)
- TD Q Canadian Dividend ETF (TQCD)
- Global X Equal Weight Canadian Banks Index ETF (HBNK)
- iShares S&P/TSX Global Gold Index ETF (XGD)
- BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)
- Cash and Cash Equivalents
- CI Gold Bullion Fund - ETF C\$ Hedged Series (VALT)

Total investments: 10 securities

The top 10 investments make up 100.00% of the Fund.

How risky is it?

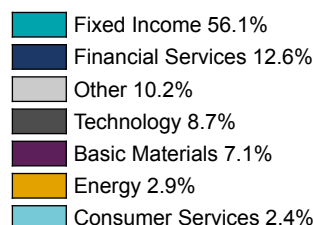
The value of your investments can go down.



Key investment risks: asset allocation risk, commodity risk, credit risk, currency, foreign currency and currency hedging risk, derivative risk, foreign investment risk, index risk, interest rate risk, issuer risk, market risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)



How has the Fund performed?

This shows how the Fund did over the past 10 years for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

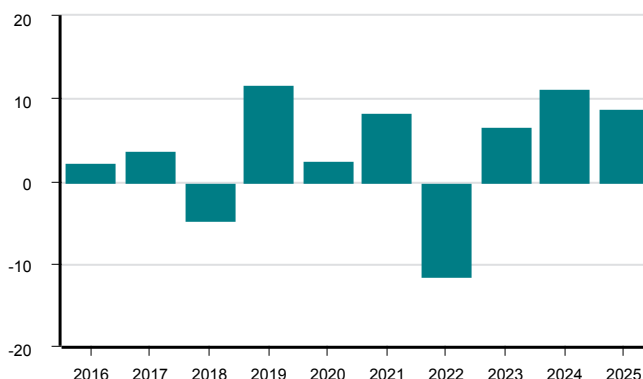
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund 10 years ago now has \$1,439.34. This works out to an average of 3.71% a year.

Year-by-year returns

This chart shows how the Fund has performed in each of the past 10 years. In the last 10 years the Fund was up in value 8 years and down in value 2 years of the 10.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking current income with capital appreciation and preservation
- Looking to invest in a strategically managed portfolio that is continually monitored to market conditions
- Willing to accept a low to medium level of risk

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.05%	0.10%	2.45%	-
Estate Class	75%	100%	2.05%	0.10%	2.45%	0.25%
Protection Class	100%	100%	2.05%	0.10%	2.45%	0.55%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	September 2013	Asset class:	Global Fixed Income
Total value:	\$47,535,140	Management expense ratio (MER):	2.42%
Net asset value per unit:	\$11.75	Managed by:	Invesco Canada Ltd.
Number of units outstanding:	4,043,866	Portfolio turnover rate:	10.88%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Invesco Global Bond Fund or a substantially similar fund.

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 December 31, 2025)

1. Ginnie Mae 6.00% 01-Jan-2056
2. Invesco Global Bond ETF (ICGB)
3. United Kingdom Government 4.25% 07-Jun-2032
4. Germany Government 2.30% 15-Feb-2033
5. France Government 3.20% 25-May-2035
6. Fannie Mae Or Freddie Mac 6.00% 01-Jan-2056
7. Germany Government 15-Aug-2026
8. Germany Government 15-Feb-2032
9. Pershing Square Holdings Ltd 1.38% 01-Aug-2027
10. Fannie Mae Or Freddie Mac 3.00% 01-Jan-2056

Total investments: 545 securities

The top 10 investments make up 20.54% of the Fund.

How risky is it?

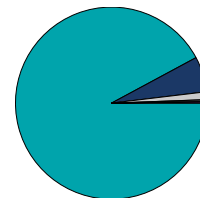
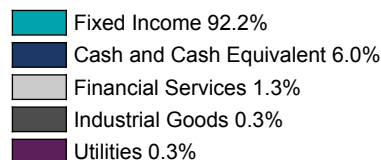
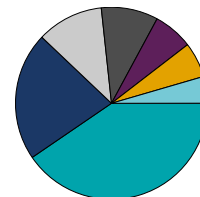
The value of your investments can go down.



Key investment risks: credit risk, foreign investment risk, interest rate risk, issuer risk, market risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)



How has the Fund performed?

This shows how the Fund did over the past 10 years for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

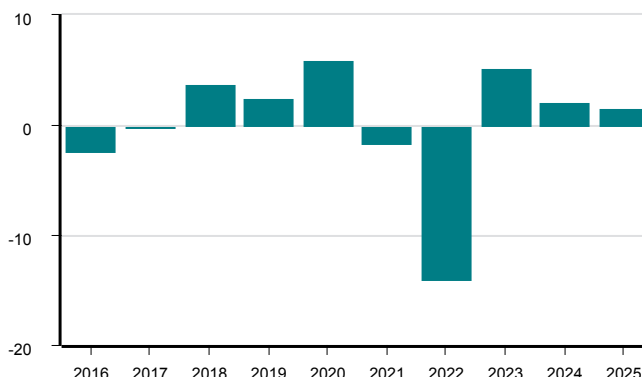
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund 10 years ago now has \$1,016.12. This works out to an average of 0.16% a year.

Year-by-year returns

This chart shows how the Fund has performed in each of the past 10 years. In the last 10 years the Fund was up in value 6 years and down in value 4 years of the 10.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking a diversified portfolio of high quality Canadian, American and overseas bonds and other fixed income investments
- Willing to accept a low level of risk and are investing for the medium to long term
- Seeking current income from global issuers

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.14%	0.10%	2.42%	-
Estate Class	75%	100%	2.14%	0.10%	2.42%	0.25%
Protection Class	100%	100%	2.14%	0.10%	2.42%	0.50%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	May 2017	Asset class:	Global Equity
Total value:	\$53,298,069	Management expense ratio (MER):	3.09%
Net asset value per unit:	\$16.94	Managed by:	Invesco Canada Ltd.
Number of units outstanding:	3,145,793	Portfolio turnover rate:	14.38%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Invesco Global Companies Fund or a substantially similar fund.

The underlying fund objective is to seek to achieve strong capital growth with a high degree of reliability over the long term. The fund invests primarily in equities of companies anywhere in the world.

Top 10 investments (as of December 31, 2025)

1. Microsoft Corp
2. NVIDIA Corp
3. Apple Inc
4. Alphabet Inc
5. Amazon.com Inc
6. Mastercard Inc
7. Canadian Pacific Kansas City Ltd
8. Taiwan Semiconductor Manufactrg Co Ltd
9. Meta Platforms Inc
10. Tencent Holdings Ltd

Total investments: 71 securities

The top 10 investments make up 34.60% of the Fund.

How risky is it?

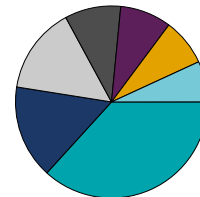
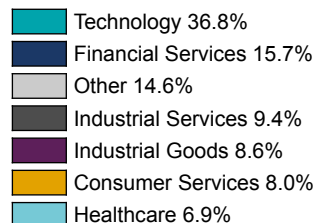
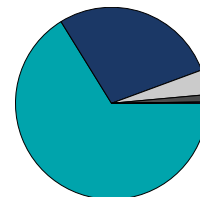
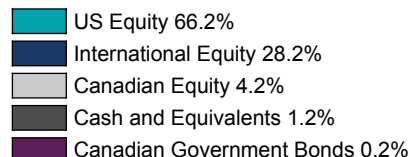
The value of your investments can go down.



Key investment risks: currency, foreign currency and currency hedging risk, emerging markets risk, foreign investment risk, issuer risk, large transaction risk, market risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

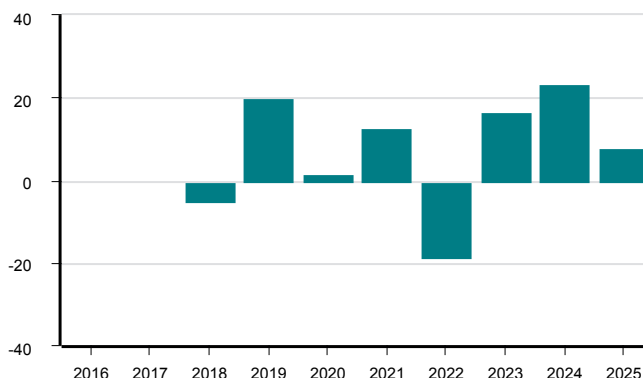
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund since inception now has \$1,694.27. This works out to an average of 6.33% a year.

Year-by-year returns

This chart shows how the Fund has performed since inception. Since inception, the Fund was up in value 6 years and down in value 2 years of the 8.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking strong capital growth over the long term
- Looking for a diversified global equity investment
- Comfortable with a medium level of risk

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.68%	0.18%	3.09%	-
Estate Class	75%	100%	2.68%	0.18%	3.09%	0.55%

Other fees	What you pay
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	Global Dividend & Income Equity
Total value:	\$173,204	Management expense ratio (MER):	2.75%
Net asset value per unit:	\$10.25	Managed by:	Invesco Canada Ltd.
Number of units outstanding:	16,891	Portfolio turnover rate:	0.60%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Invesco Global Equity Income Advantage Fund or a substantially similar fund.

The underlying fund objective is to invest in a diversified portfolio of equity securities from anywhere in the world and derivatives and structured products such as equity-linked notes ("ELNs") issued by financial institutions located anywhere in the world.

Top 10 investments (as of December 31, 2025)

1. Invesco Canadian Dollar Cash Management Fund Ser I
2. NVIDIA Corp
3. Microsoft Corp
4. Alphabet Inc
5. iShares Core MSCI Emerging Markets ETF (IEMG)
6. Broadcom Inc
7. United States Treasury 19-Mar-2026
8. United States Treasury 22-Jan-2026
9. United States Treasury Bill
10. US Dollars

Total investments: 611 securities

The top 10 investments make up 43.31% of the Fund.

How risky is it?






The value of your investments can go down.

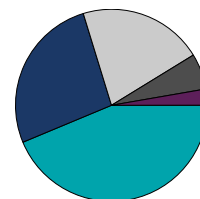
Low	Low to Medium	Medium	Medium to High	High
-----	---------------	--------	----------------	------

Key investment risks: derivative risk, emerging markets risk, foreign investment risk, issuer risk, large transaction risk, market risk, underlying fund risk

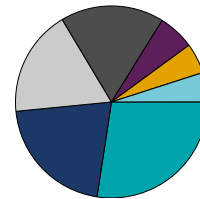
See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)

	US Equity 43.7%
	International Equity 26.5%
	Cash and Equivalents 21.0%
	Canadian Equity 6.0%
	Canadian Government Bonds 2.7%



	Technology 27.4%
	Cash and Cash Equivalent 21.0%
	Financial Services 18.0%
	Other 17.4%
	Healthcare 6.1%
	Consumer Services 5.1%
	Consumer Goods 5.0%



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking capital growth and income over the long term
- Invested in, or plan to own, other types of investments to diversify their holdings
- Comfortable with medium risk

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.44%	0.09%	2.75%	-
Estate Class	75%	100%	2.44%	0.09%	2.75%	0.25%
Protection Class	100%	100%	2.44%	0.09%	2.75%	0.50%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	August 2022	Asset class:	U.S. Equity
Total value:	\$349,639,714	Management expense ratio (MER):	2.40%
Net asset value per unit:	\$20.60	Managed by:	Invesco Canada Ltd.
Number of units outstanding:	16,974,677	Portfolio turnover rate:	1.35%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Invesco ESG NASDAQ 100 Index ETF or a substantially similar fund.

The underlying ETF objective is to replicate, to the extent reasonably possible and before fees and expenses, the performance of the Nasdaq-100® ESG Index, on an unhedged basis. It invests, directly or indirectly, primarily in equity securities of companies listed on The Nasdaq Stock Market LLC.

Top 10 investments (as of December 31, 2025)

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

Total investments: 93 securities

The top 10 investments make up 51.76% of the Fund.

How risky is it?

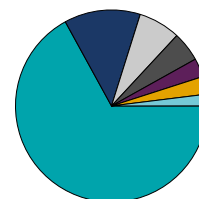
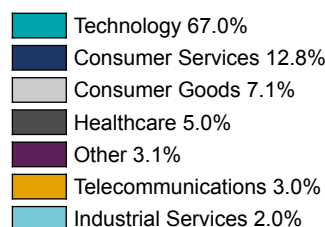
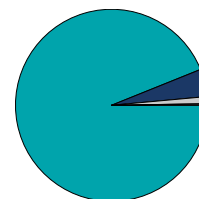
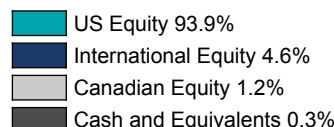
The value of your investments can go down.



Key investment risks: concentration risk, currency, foreign currency and currency hedging risk, ESG factor risk, foreign investment risk, index risk, issuer risk, market risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

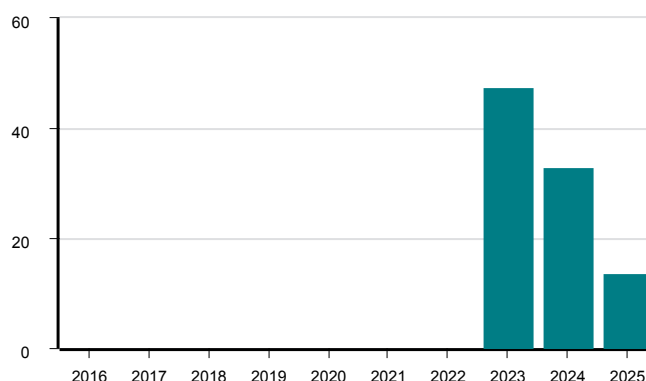
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund since inception now has \$2,059.77. This works out to an average of 24.15% a year.

Year-by-year returns

This chart shows how the Fund has performed since inception. Since inception, the Fund was up in value 3 years of the 3.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking a U.S. equity investment with an environmental, social and governance (ESG) mandate
- Seeking capital growth over the long term
- Willing to accept a medium to high level of risk

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

Investment Class	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	1.83%	0.20%	2.40%	-
Estate Class	75%	100%	1.83%	0.20%	2.40%	0.55%

Other fees	What you pay
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

The Product(s) is not sponsored, endorsed, sold or promoted by Nasdaq, Inc. or its affiliates (Nasdaq, with its affiliates, are referred to as the "Corporations"). The Corporations have not passed on the legality or suitability of, or the accuracy or adequacy of descriptions and disclosures relating to, the Product(s). The Corporations make no representation or warranty, express or implied to the owners of the Product(s) or any member of the public regarding the advisability of investing in securities generally or in the Product(s) particularly, or the ability of the Nasdaq-100 ESG Index to track general stock market performance. The Corporations' only relationship to The Equitable Life Insurance Company of Canada ("Licensee") is in the licensing of the Nasdaq®, Nasdaq-100 ESG Index®, Nasdaq-100 ESG®, and certain trade names of the Corporations and the use of the Nasdaq-100 ESG Index which is determined, composed and calculated by Nasdaq without regard to Licensee or the Product(s). Nasdaq has no obligation to take the needs of the Licensee or the owners of the Product(s) into consideration in determining, composing or calculating the Nasdaq-100 ESG Index. The Corporations are not responsible for and have not participated in the determination of the timing of, prices at, or quantities of the Product(s) to be issued or in the determination or calculation of the equation by which the Product(s) is to be converted into cash. The Corporations have no liability in connection with the administration, marketing or trading of the Product(s). THE CORPORATIONS DO NOT GUARANTEE THE ACCURACY AND/OR UNINTERRUPTED CALCULATION OF NASDAQ-100 ESG INDEX OR ANY DATA INCLUDED THEREIN. THE CORPORATIONS MAKE NO WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED BY LICENSEE, OWNERS OF THE PRODUCT(S), OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE NASDAQ-100 ESG INDEX OR ANY DATA INCLUDED THEREIN. THE CORPORATIONS MAKE NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIM ALL WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE WITH RESPECT TO THE NASDAQ-100 ESG INDEX® OR ANY DATA INCLUDED THEREIN. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT SHALL THE CORPORATIONS HAVE ANY LIABILITY FOR ANY LOST PROFITS OR SPECIAL, INCIDENTAL, PUNITIVE, INDIRECT, OR CONSEQUENTIAL DAMAGES, EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	U.S. Equity
Total value:	\$4,408,986	Management expense ratio (MER):	2.41%
Net asset value per unit:	\$10.08	Managed by:	Invesco Canada Ltd.
Number of units outstanding:	437,234	Portfolio turnover rate:	0.05%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Invesco NASDAQ 100 ETF or a substantially similar fund.

The underlying ETF objective is to replicate, to the extent reasonably possible and before fees and expenses, the performance of the Nasdaq-100® Index, on an unhedged basis. It invests, directly or indirectly, primarily in equity securities of companies listed on The Nasdaq Stock Market LLC.

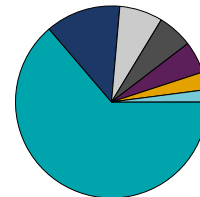
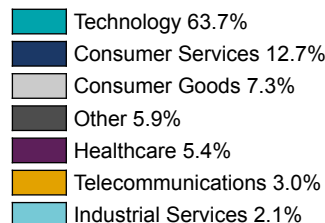
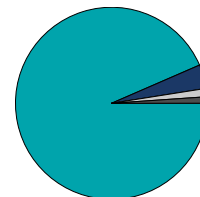
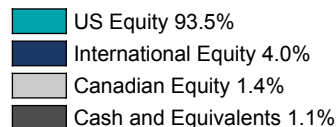
Top 10 investments (as of December 31, 2025)

1. Invesco NASDAQ 100 ETF (QQQM)
2. Canadian Dollars
3. US Dollars

Total investments: 3 securities

The top 10 investments make up 100.00% of the Fund.

Investment segmentation (December 31, 2025)



How risky is it?

The value of your investments can go down.



Key investment risks: concentration risk, currency, foreign currency and currency hedging risk, foreign investment risk, index risk, issuer risk, market risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking capital growth over the long term
- Seeking exposure to U.S. equities
- Comfortable with medium to high risk

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	1.83%	0.20%	2.41%	-
Estate Class	75%	100%	1.83%	0.20%	2.41%	0.55%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

The Product(s) is not sponsored, endorsed, sold or promoted by Nasdaq, Inc. or its affiliates (Nasdaq, with its affiliates, are referred to as the "Corporations"). The Corporations have not passed on the legality or suitability of, or the accuracy or adequacy of descriptions and disclosures relating to, the Product(s). The Corporations make no representation or warranty, express or implied to the owners of the Product(s) or any member of the public regarding the advisability of investing in securities generally or in the Product(s) particularly, or the ability of the Nasdaq-100 Index to track general stock market performance. The Corporations' only relationship to The Equitable Life Insurance Company of Canada ("Licensee") is in the licensing of the Nasdaq®, Nasdaq-100 Index®, Nasdaq-100®, and certain trade names of the Corporations and the use of the Nasdaq-100 Index which is determined, composed and calculated by Nasdaq without regard to Licensee or the Product(s). Nasdaq has no obligation to take the needs of the Licensee or the owners of the Product(s) into consideration in determining, composing or calculating the Nasdaq-100 Index. The Corporations are not responsible for and have not participated in the determination of the timing of, prices at, or quantities of the Product(s) to be issued or in the determination or calculation of the equation by which the Product(s) is to be converted into cash. The Corporations have no liability in connection with the administration, marketing or trading of the Product(s). THE CORPORATIONS DO NOT GUARANTEE THE ACCURACY AND/OR UNINTERRUPTED CALCULATION OF NASDAQ-100 INDEX OR ANY DATA INCLUDED THEREIN. THE CORPORATIONS MAKE NO WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED BY LICENSEE, OWNERS OF THE PRODUCT(S), OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE NASDAQ-100 INDEX OR ANY DATA INCLUDED THEREIN. THE CORPORATIONS MAKE NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIM ALL WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE WITH RESPECT TO THE NASDAQ-100 INDEX® OR ANY DATA INCLUDED THEREIN. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT SHALL THE CORPORATIONS HAVE ANY LIABILITY FOR ANY LOST PROFITS OR SPECIAL, INCIDENTAL, PUNITIVE, INDIRECT, OR CONSEQUENTIAL DAMAGES, EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	U.S. Equity
Total value:	\$1,686,378	Management expense ratio (MER):	2.49%
Net asset value per unit:	\$10.19	Managed by:	Invesco Canada Ltd.
Number of units outstanding:	165,553	Portfolio turnover rate:	1.44%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Invesco S&P 500 Equal Weight Index ETF or a substantially similar fund.

The underlying ETF objective is to replicate, to the extent reasonably possible and before fees and expenses, the performance of the S&P 500® Equal Weight Index, on an unhedged basis. The underlying ETF invests, directly or indirectly, primarily in equity securities of U.S. companies. The S&P 500® Equal Weight Index has the same constituents as the capitalization-weighted S&P 500®; however, each company represented in the index is allocated a fixed weight of 0.20% at each quarterly rebalancing of the index.

Top 10 investments (as of December 31, 2025)

1. Invesco S&P 500 Equal Weight ETF (RSP)
2. Canadian Dollars
3. US Dollars

Total investments: 3 securities

The top 10 investments make up 100.00% of the Fund.

How risky is it?

The value of your investments can go down.

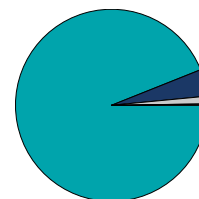
Low	Low to Medium	Medium	Medium to High	High
-----	---------------	--------	----------------	------

Key investment risks: concentration risk, currency, foreign currency and currency hedging risk, foreign investment risk, index risk, issuer risk, market risk, underlying fund risk

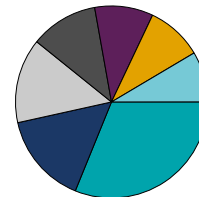
See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)

■	US Equity 94.0%
■	International Equity 4.5%
■	Cash and Equivalents 1.3%
■	Canadian Equity 0.2%



■	Other 31.2%
■	Technology 15.4%
■	Financial Services 14.3%
■	Healthcare 11.4%
■	Industrial Goods 9.9%
■	Consumer Goods 9.4%
■	Consumer Services 8.5%



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking capital growth over the long term
- Seeking a well-diversified core U.S. equity investment
- Comfortable with medium risk

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

Investment Class	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	1.86%	0.20%	2.49%	-
Estate Class	75%	100%	1.86%	0.20%	2.49%	0.65%

Other fees	What you pay
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

The "S&P 500 Equal Weight Index" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJ") and S&P Global or its affiliates, and has been licensed for use by The Equitable Life Insurance Company of Canada. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P") and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The trademarks have been licensed to SPDJI and have been sublicensed for use for certain purposes by The Equitable Life Insurance Company of Canada. Equitable Invesco S&P 500 Equal Weight Index ETF is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices") or S&P Global or its affiliates. Neither S&P Dow Jones Indices nor S&P Global or its affiliates make any representation or warranty, express or implied, to the owners of the Equitable Invesco S&P 500 Equal Weight Index ETF or any member of the public regarding the advisability of investing in securities generally or in Equitable Invesco S&P 500 Equal Weight Index ETF particularly or the ability of the S&P 500 Equal Weight Index to track general market performance. S&P Dow Jones Indices [and S&P Global or its affiliates] only relationship to The Equitable Life Insurance Company of Canada with respect to the S&P 500 Equal Weight Index is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The S&P 500 Equal Weight Index is determined, composed and calculated by S&P Dow Jones Indices or S&P Global or its affiliates without regard to The Equitable Life Insurance Company of Canada or the Equitable Invesco S&P 500 Equal Weight Index ETF. S&P Dow Jones Indices and S&P Global or its affiliates have no obligation to take the needs of The Equitable Life Insurance Company of Canada or the owners of Equitable Invesco S&P 500 Equal Weight Index ETF into consideration in determining, composing or calculating the S&P 500 Equal Weight Index. Neither S&P Dow Jones Indices nor S&P Global or its affiliates are responsible for and have not participated in the determination of the prices, and amount of Equitable Invesco S&P 500 Equal Weight Index ETF or the timing of the issuance or sale of Equitable Invesco S&P 500 Equal Weight Index ETF or in the determination or calculation of the equation by which Equitable Invesco S&P 500 Equal Weight Index ETF is to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices and S&P Global or its affiliates have no obligation or liability in connection with the administration, marketing or trading of Equitable Invesco S&P 500 Equal Weight Index ETF. There is no assurance that investment products based on the S&P 500 Equal Weight Index will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice. NEITHER S&P DOW JONES INDICES NOR S&P GLOBAL OR ITS AFFILIATES GUARANTEES THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P 500 EQUAL WEIGHT INDEX OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES AND S&P GLOBAL OR ITS AFFILIATES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES AND S&P GLOBAL OR ITS AFFILIATES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA, OWNERS OF THE EQUITABLE INVESCO S&P 500 EQUAL WEIGHT INDEX ETF, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500 EQUAL WEIGHT INDEX OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES OR S&P GLOBAL OR ITS AFFILIATES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

Quick facts (as of December 31, 2025)

Date fund created:	August 2022	Asset class:	U.S. Equity
Total value:	\$286,566,166	Management expense ratio (MER):	2.35%
Net asset value per unit:	\$17.18	Managed by:	Invesco Canada Ltd.
Number of units outstanding:	16,679,013	Portfolio turnover rate:	4.10%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Invesco S&P 500 ESG Index ETF or a substantially similar fund.

The underlying ETF objective is to replicate, to the extent reasonably possible and before fees and expenses, the performance of the S&P 500® Scored & Screened Index, on an unhedged basis. The underlying ETF invests, directly or indirectly, primarily in equity securities of U.S. companies.

Top 10 investments (as of December 31, 2025)

1. NVIDIA Corp
2. Apple Inc
3. Microsoft Corp
4. Alphabet Inc
5. Alphabet Inc
6. Meta Platforms Inc
7. Eli Lilly and Co
8. Visa Inc
9. Exxon Mobil Corp
10. Walmart Inc

Total investments: 314 securities

The top 10 investments make up 48.27% of the Fund.

How risky is it?

The value of your investments can go down.

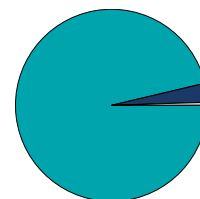
Low	Low to Medium	Medium	Medium to High	High
-----	---------------	--------	----------------	------

Key investment risks: concentration risk, currency, foreign currency and currency hedging risk, ESG factor risk, foreign investment risk, index risk, issuer risk, market risk, underlying fund risk

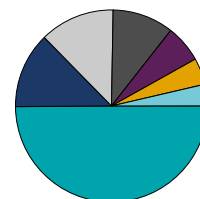
See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)

■ US Equity 96.3%
■ International Equity 3.2%
■ Cash and Equivalents 0.5%



■ Technology 49.9%
■ Financial Services 12.8%
■ Other 12.6%
■ Healthcare 10.3%
■ Consumer Services 6.3%
■ Industrial Goods 4.5%
■ Consumer Goods 3.6%



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

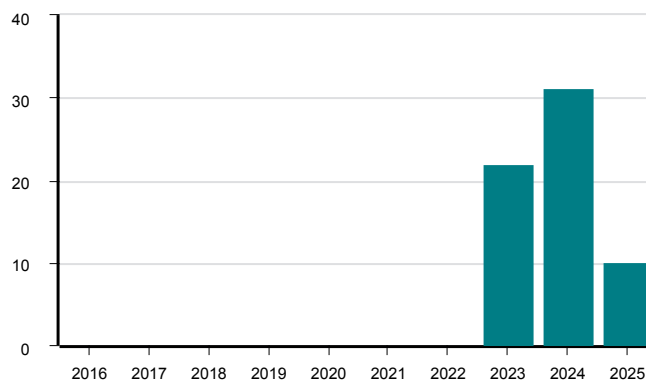
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund since inception now has \$1,718.12. This works out to an average of 17.59% a year.

Year-by-year returns

This chart shows how the Fund has performed since inception. Since inception, the Fund was up in value 3 years of the 3.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking a well-diversified core U.S. equity investment with an environmental, social and governance (ESG) mandate
- Seeking long-term capital growth
- Comfortable with medium risk

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	1.82%	0.18%	2.35%	-
Estate Class	75%	100%	1.82%	0.18%	2.35%	0.55%
Protection Class	100%	100%	1.82%	0.18%	2.35%	0.70%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

The "S&P 500 Scored & Screened Index" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and S&P Global or its affiliates, and has been licensed for use by The Equitable Life Insurance Company of Canada. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P") and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The trademarks have been licensed to SPDJI and have been sublicensed for use for certain purposes by The Equitable Life Insurance Company of Canada. Equitable Invesco S&P 500 ESG Index ETF is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices") or S&P Global or its affiliates. Neither S&P Dow Jones Indices nor S&P Global or its affiliates make any representation or warranty, express or implied, to the owners of the Equitable Invesco S&P 500 ESG Index ETF or any member of the public regarding the advisability of investing in securities generally or in Equitable Invesco S&P 500 ESG Index ETF particularly or the ability of the S&P 500 Scored & Screened Index to track general market performance. S&P Dow Jones Indices [and S&P Global or its affiliates] only relationship to The Equitable Life Insurance Company of Canada with respect to the S&P 500 Scored & Screened Index is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The S&P 500 Scored & Screened Index is determined, composed and calculated by S&P Dow Jones Indices or S&P Global or its affiliates without regard to The Equitable Life Insurance Company of Canada or the Equitable Invesco S&P 500 ESG Index ETF. S&P Dow Jones Indices and S&P Global or its affiliates have no obligation to take the needs of The Equitable Life Insurance Company of Canada or the owners of Equitable Invesco S&P 500 ESG Index ETF into consideration in determining, composing or calculating the S&P 500 Scored & Screened Index. Neither S&P Dow Jones Indices nor S&P Global or its affiliates are responsible for and have not participated in the determination of the prices, and amount of Equitable Invesco S&P 500 ESG Index ETF or the timing of the issuance or sale of Equitable Invesco S&P 500 ESG Index ETF or in the determination or calculation of the equation by which Equitable Invesco S&P 500 ESG Index ETF is to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices and S&P Global or its affiliates have no obligation or liability in connection with the administration, marketing or trading of Equitable Invesco S&P 500 ESG Index ETF. There is no assurance that investment products based on the S&P 500 Scored & Screened Index will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice. NEITHER S&P DOW JONES INDICES NOR S&P GLOBAL OR ITS AFFILIATES GUARANTEES THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P 500 SCORED & SCREENED INDEX OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES AND S&P GLOBAL OR ITS AFFILIATES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES AND S&P GLOBAL OR ITS AFFILIATES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA, OWNERS OF THE EQUITABLE INVESCO S&P 500 ESG INDEX ETF, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500 SCORED & SCREENED INDEX OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES OR S&P GLOBAL OR ITS AFFILIATES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	Canadian Equity
Total value:	\$784,101	Management expense ratio (MER):	2.53%
Net asset value per unit:	\$10.34	Managed by:	Invesco Canada Ltd.
Number of units outstanding:	75,799	Portfolio turnover rate:	28.35%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Invesco S&P/TSX 60 Equal Weight Index ETF or a substantially similar fund.

The underlying ETF objective is to replicate, to the extent reasonably possible and before fees and expenses, the performance of the S&P/TSX® 60 Equal Weight Index. The underlying ETF invests, directly or indirectly, primarily in equity securities of companies listed on the TSX. Currently the ETF seeks to replicate the S&P/TSX 60 Equal Weight Index which has the same constituents as the capitalization-weighted S&P/TSX 60 Index, however, each company represented in the S&P/TSX 60 Equal Weight Index is allocated a fixed weight of 1.67% at each quarterly rebalancing.

Top 10 investments (as of December 31, 2025)

1. First Quantum Minerals Ltd
2. Teck Resources Ltd
3. CAE Inc
4. Gildan Activewear Inc - Common Cl A
5. Fairfax Financial Holdings Ltd
6. Rogers Communications Inc
7. Sun Life Financial Inc
8. Hydro One Ltd
9. Nutrien Ltd
10. Canadian Tire Corp Ltd

Total investments: 62 securities

The top 10 investments make up 17.49% of the Fund.

How risky is it?

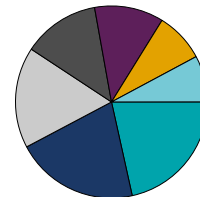
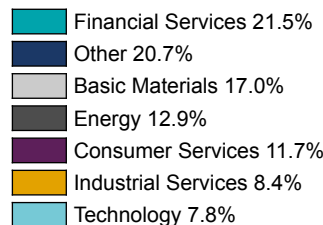
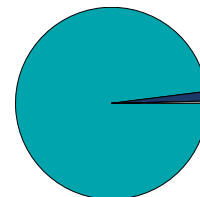
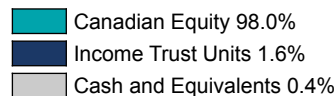
The value of your investments can go down.



Key investment risks: concentration risk, index risk, issuer risk, market risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking capital growth over the long term
- Seeking a well-diversified Canadian equity investment
- Comfortable with medium risk

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	1.87%	0.20%	2.53%	-
Estate Class	75%	100%	1.87%	0.20%	2.53%	0.60%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

The "S&P/TSX 60 Equal Weight Index" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJ") and S&P Global or its affiliates, and has been licensed for use by The Equitable Life Insurance Company of Canada. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P") and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The trademarks have been licensed to SPDJI and have been sublicensed for use for certain purposes by The Equitable Life Insurance Company of Canada. Equitable Invesco S&P/TSX 60 Equal Weight Index ETF is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices") or S&P Global or its affiliates. Neither S&P Dow Jones Indices nor S&P Global or its affiliates make any representation or warranty, express or implied, to the owners of the Equitable Invesco S&P/TSX 60 Equal Weight Index ETF or any member of the public regarding the advisability of investing in securities generally or in Equitable Invesco S&P/TSX 60 Equal Weight Index ETF particularly or the ability of the S&P/TSX 60 Equal Weight Index to track general market performance. S&P Dow Jones Indices [and S&P Global or its affiliates] only relationship to The Equitable Life Insurance Company of Canada with respect to the S&P/TSX 60 Equal Weight Index is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The S&P/TSX 60 Equal Weight Index is determined, composed and calculated by S&P Dow Jones Indices or S&P Global or its affiliates without regard to The Equitable Life Insurance Company of Canada or the Equitable Invesco S&P/TSX 60 Equal Weight Index ETF. S&P Dow Jones Indices and S&P Global or its affiliates have no obligation to take the needs of The Equitable Life Insurance Company of Canada or the owners of Equitable Invesco S&P/TSX 60 Equal Weight Index ETF into consideration in determining, composing or calculating the S&P/TSX 60 Equal Weight Index. Neither S&P Dow Jones Indices nor S&P Global or its affiliates are responsible for and have not participated in the determination of the prices, and amount of Equitable Invesco S&P/TSX 60 Equal Weight Index ETF or the timing of the issuance or sale of Equitable Invesco S&P/TSX 60 Equal Weight Index ETF or in the determination or calculation of the equation by which Equitable Invesco S&P/TSX 60 Equal Weight Index ETF is to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices and S&P Global or its affiliates have no obligation or liability in connection with the administration, marketing or trading of Equitable Invesco S&P/TSX 60 Equal Weight Index ETF. There is no assurance that investment products based on the S&P/TSX 60 EQUAL WEIGHT INDEX will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice. NEITHER S&P DOW JONES INDICES NOR S&P GLOBAL OR ITS AFFILIATES GUARANTEES THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P/TSX 60 EQUAL WEIGHT INDEX OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES AND S&P GLOBAL OR ITS AFFILIATES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES AND S&P GLOBAL OR ITS AFFILIATES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA, OWNERS OF THE EQUITABLE INVESCO S&P/TSX 60 EQUAL WEIGHT INDEX ETF, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P/TSX 60 EQUAL WEIGHT OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES OR S&P GLOBAL OR ITS AFFILIATES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

Quick facts (as of December 31, 2025)

Date fund created:	August 2022	Asset class:	Canadian Equity
Total value:	\$59,904,416	Management expense ratio (MER):	2.36%
Net asset value per unit:	\$15.92	Managed by:	Invesco Canada Ltd.
Number of units outstanding:	3,762,273	Portfolio turnover rate:	5.78%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Invesco S&P/TSX Composite ESG Index ETF or a substantially similar fund.

The underlying ETF 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 underlying ETF invests, directly or indirectly, primarily in equity securities of companies listed on the TSX.

Top 10 investments (as of December 31, 2025)

1. Royal Bank of Canada
2. Enbridge Inc
3. Bank of Montreal
4. Bank of Nova Scotia
5. Agnico Eagle Mines Ltd
6. Canadian Imperial Bank of Commerce
7. Barrick Mining Corp
8. Canadian Pacific Kansas City Ltd
9. Manulife Financial Corp
10. TC Energy Corp

Total investments: 92 securities

The top 10 investments make up 47.81% of the Fund.

How risky is it?

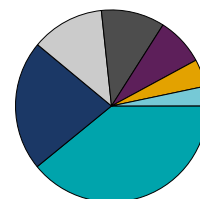
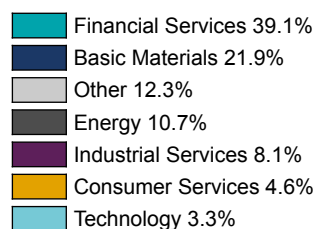
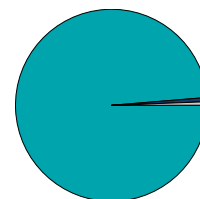
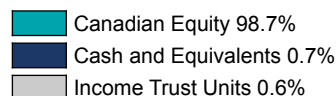
The value of your investments can go down.



Key investment risks: concentration risk, ESG factor risk, index risk, issuer risk, market risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

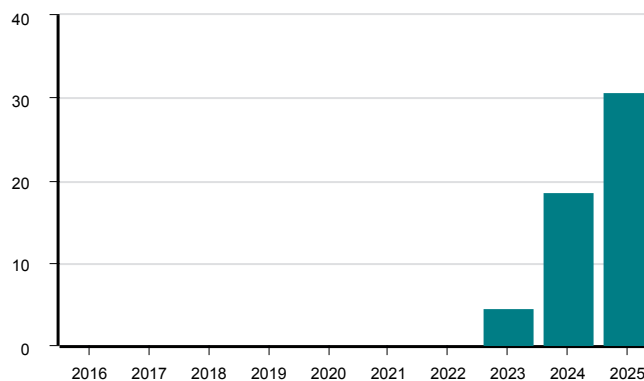
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund since inception now has \$1,592.24. This works out to an average of 14.94% a year.

Year-by-year returns

This chart shows how the Fund has performed since inception. Since inception, the Fund was up in value 3 years of the 3.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking a well-diversified core Canadian equity investment with an environmental, social and governance (ESG) mandate
- Seeking long-term capital growth
- Comfortable with medium risk

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	1.84%	0.16%	2.36%	-
Estate Class	75%	100%	1.84%	0.16%	2.36%	0.45%
Protection Class	100%	100%	1.84%	0.16%	2.36%	0.70%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

The "S&P/TSX Composite ESG Index" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and S&P Global or its affiliates, and has been licensed for use by The Equitable Life Insurance Company of Canada. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P") and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The trademarks have been licensed to SPDJI and have been sublicensed for use for certain purposes by The Equitable Life Insurance Company of Canada. Equitable Invesco S&P/TSX Composite ESG Index ETF is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices") or S&P Global or its affiliates. Neither S&P Dow Jones Indices nor S&P Global or its affiliates make any representation or warranty, express or implied, to the owners of the Equitable Invesco S&P/TSX Composite ESG Index ETF or any member of the public regarding the advisability of investing in securities generally or in Equitable Invesco S&P/TSX Composite ESG Index ETF particularly or the ability of the S&P/TSX Composite ESG Index to track general market performance. S&P Dow Jones Indices [and S&P Global or its affiliates] only relationship to The Equitable Life Insurance Company of Canada with respect to the S&P/TSX Composite ESG Index is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The S&P/TSX Composite ESG Index is determined, composed and calculated by S&P Dow Jones Indices or S&P Global or its affiliates without regard to The Equitable Life Insurance Company of Canada or the Equitable Invesco S&P/TSX Composite ESG Index ETF. S&P Dow Jones Indices and S&P Global or its affiliates have no obligation to take the needs of The Equitable Life Insurance Company of Canada or the owners of Equitable Invesco S&P/TSX Composite ESG Index ETF into consideration in determining, composing or calculating the S&P/TSX Composite ESG Index. Neither S&P Dow Jones Indices nor S&P Global or its affiliates are responsible for and have not participated in the determination of the prices, and amount of Equitable Invesco S&P/TSX Composite ESG Index ETF or the timing of the issuance or sale of Equitable Invesco S&P/TSX Composite ESG Index ETF or in the determination or calculation of the equation by which Equitable Invesco S&P/TSX Composite ESG Index ETF is to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices and S&P Global or its affiliates have no obligation or liability in connection with the administration, marketing or trading of Equitable Invesco S&P/TSX Composite ESG Index ETF. There is no assurance that investment products based on the S&P/TSX COMPOSITE ESG INDEX will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice. NEITHER S&P DOW JONES INDICES NOR S&P GLOBAL OR ITS AFFILIATES GUARANTEES THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P/TSX COMPOSITE ESG INDEX OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES AND S&P GLOBAL OR ITS AFFILIATES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES AND S&P GLOBAL OR ITS AFFILIATES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA, OWNERS OF THE EQUITABLE INVESCO S&P/TSX COMPOSITE ESG INDEX ETF, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P/TSX COMPOSITE ESG INDEX OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES OR S&P GLOBAL OR ITS AFFILIATES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

Quick facts (as of December 31, 2025)

Date fund created:	September 2013	Asset class:	Canadian Money Market
Total value:	\$285,263,138	Management expense ratio (MER):	1.34%
Net asset value per unit:	\$11.16	Managed by:	The Equitable Life Insurance Company of Canada
Number of units outstanding:	25,564,995	Portfolio turnover rate:	7.07%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The Equitable Money Market fund invests primarily in money market instruments with a term to maturity of one year or less. The fund invests primarily in short-term government and high quality corporate debt securities.

The objective of the fund is to provide income through short-term investments consistent with preservation of capital and liquidity.

Top 10 investments (as of December 31, 2025)

1. Cash and Cash Equivalents
2. Glacier Credit Card Trust 4.74% 20-Sep-2029
3. Enbridge Gas Inc 2.50% 05-Aug-2026
4. Hydro One Inc 2.77% 24-Nov-2025
5. North West Redwater Partnership 3.20% 24-Jan-2026
6. VW Credit Canada Inc 2.45% 10-Dec-2026
7. National Bank of Canada 1.53% 15-Jun-2026
8. Central 1 Credit Union 5.88% 10-Nov-2026
9. Wells Fargo & Co 2.98% 19-May-2026
10. John Deere Financial Inc 1.63% 09-Apr-2026

Total investments: 28 securities

The top 10 investments make up 67.82% of the Fund.

How risky is it?

The value of your investments can go down.

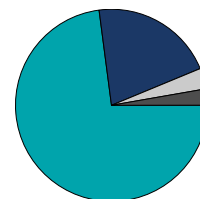


Key investment risks: market risk

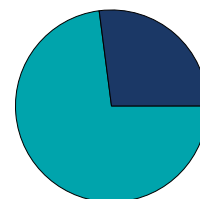
See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)

- Cash and Equivalents 72.9%
- Canadian Corporate Bonds 20.8%
- Canadian Bonds - Other 3.5%
- Mortgages 2.7%



- Cash and Cash Equivalent 73.0%
- Fixed Income 27.1%



How has the Fund performed?

This shows how the Fund did over the past 10 years for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

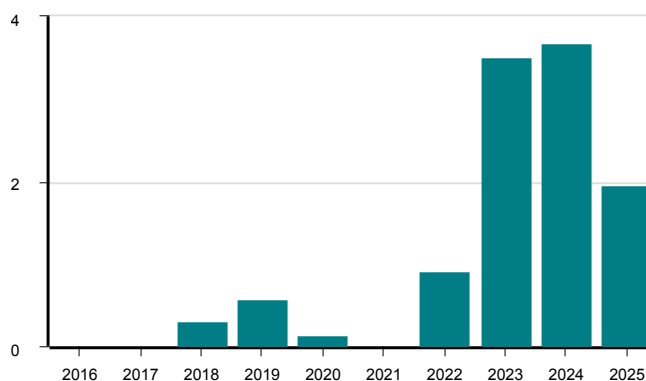
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund 10 years ago now has \$1,115.83. This works out to an average of 1.10% a year.

Year-by-year returns

This chart shows how the Fund has performed in each of the past 10 years. In the last 10 years the Fund was up in value 7 years and flat in value 3 years of the 10.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Looking for stability of principal
- Very conservative
- Seeking a market rate of income in very short-term securities

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	1.17%	0.06%	1.34%	-
Estate Class	75%	100%	1.17%	0.06%	1.34%	0.15%
Protection Class	100%	100%	1.17%	0.06%	1.34%	0.20%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	Global Equity Balanced
Total value:	\$620,128	Management expense ratio (MER):	2.78%
Net asset value per unit:	\$10.12	Managed by:	RBC Global Asset Management Inc.
Number of units outstanding:	61,273	Portfolio turnover rate:	9.30%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the PH&N Balanced Fund or a substantially similar fund.

The underlying fund objective is to provide long-term capital growth and income by investing primarily in a well-diversified, balanced portfolio of Canadian common stocks, bonds and money market securities. This fund also holds a portion of its assets in foreign common stock

Top 10 investments (as of December 31, 2025)

1. Phillips, Hager & North High Yield Bond Fund
2. Phillips, Hager & North Canadian Equity Underlying Fund
3. RBC QUBE Global Equity Fund
4. RBC Global Equity Focus Fund
5. RBC Global Equity Leaders Fund
6. Phillips, Hager & North U.S. Equity Fund
7. Phillips, Hager & North Canadian Equity Value Fund
8. BlueBay Global Investment Grade Corporate Bond Fund
9. RBC Emerging Markets Equity Fund
10. RBC Canadian Core Real Estate Fund

Total investments: 20 securities

The top 10 investments make up 87.77% of the Fund.

How risky is it?

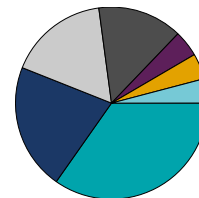
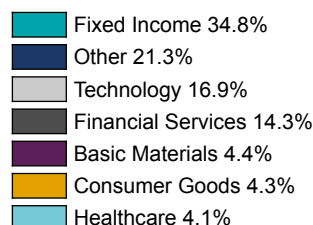
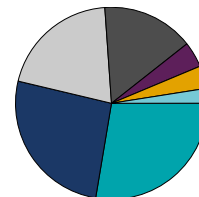
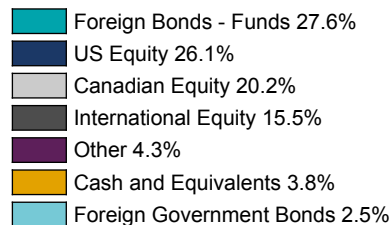
The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
-----	---------------	--------	----------------	------

Key investment risks: asset-backed and mortgage-backed securities risk, asset allocation risk, concentration risk, credit risk, currency, foreign currency and currency hedging risk, cyber security risk, derivative risk, emerging markets risk, ESG factor risk, foreign investment risk, interest rate risk, market risk, securities lending, repurchase, reverse repurchase risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking less volatility than a typical all-stock portfolio and higher potential for growth than a typical all-bond portfolio
- Planning to hold their investment for the medium-to-long term

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.42%	0.13%	2.78%	-
Estate Class	75%	100%	2.42%	0.13%	2.78%	0.45%
Protection Class	100%	100%	2.42%	0.13%	2.78%	0.70%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	Canadian Neutral Balanced
Total value:	\$2,062,483	Management expense ratio (MER):	2.50%
Net asset value per unit:	\$10.17	Managed by:	RBC Global Asset Management Inc.
Number of units outstanding:	202,784	Portfolio turnover rate:	1.25%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the PH&N Monthly Income Fund or a substantially similar fund.

The underlying fund objective is to provide a relatively high monthly income that may consist of dividend income, interest income, realized capital gains and a return of capital, with the potential for modest capital growth, by investing in a well-diversified balanced portfolio of income-producing equity securities including, but not limited to, common shares of Canadian companies that pay dividends and income trusts, and fixed income securities such as preferred shares, government and corporate bonds, debentures and notes.

Top 10 investments (as of December 31, 2025)

How risky is it?

The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
-----	---------------	--------	----------------	------

Key investment risks: asset allocation risk, credit risk, currency, foreign currency and currency hedging risk, cyber security risk, derivative risk, ESG factor risk, foreign investment risk, interest rate risk, market risk, securities lending, repurchase, reverse repurchase risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)

How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking a source of consistent monthly income with the potential for modest capital gains
- Seeking less volatility than a typical all-stock portfolio and higher potential for growth than a typical all-bond portfolio
- Planning to hold their investment for the medium-to-long term

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.14%	0.11%	2.50%	-
Estate Class	75%	100%	2.14%	0.11%	2.50%	0.30%
Protection Class	100%	100%	2.14%	0.11%	2.50%	0.60%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	Canadian Equity
Total value:	\$7,320,870	Management expense ratio (MER):	2.50%
Net asset value per unit:	\$10.47	Managed by:	Vanguard Investments Canada Inc.
Number of units outstanding:	699,019	Portfolio turnover rate:	3.08%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Vanguard FTSE Canada Index ETF or a substantially similar fund.

The underlying ETF objective is to track, to the extent reasonably possible and before fees and expenses, the performance of a broad Canadian equity index that measures the investment return of publicly traded securities in the Canadian market.

Top 10 investments (as of December 31, 2025)

1. Royal Bank of Canada
2. Shopify Inc
3. Toronto-Dominion Bank
4. Enbridge Inc
5. Brookfield Corp
6. Bank of Montreal
7. Bank of Nova Scotia
8. Canadian Imperial Bank of Commerce
9. Agnico Eagle Mines Ltd
10. Barrick Mining Corp

Total investments: 79 securities

The top 10 investments make up 42.93% of the Fund.

How risky is it?

The value of your investments can go down.

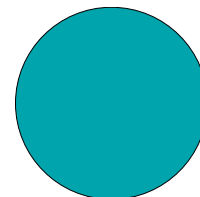


Key investment risks: index risk, market risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)

■ Canadian Equity 100.0%



■ Financial Services 38.2%

■ Basic Materials 16.3%

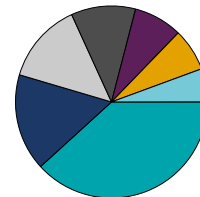
■ Energy 13.6%

■ Technology 10.9%

■ Industrial Services 8.2%

■ Other 7.2%

■ Consumer Services 5.6%



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking long-term capital growth
- Looking to invest in Canadian large cap equity securities
- Able to handle the ups and downs of the stock market

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.06%	0.18%	2.50%	-
Estate Class	75%	100%	2.06%	0.18%	2.50%	0.55%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	Canadian Fixed Income
Total value:	\$1,889,502	Management expense ratio (MER):	2.00%
Net asset value per unit:	\$9.94	Managed by:	Vanguard Investments Canada Inc.
Number of units outstanding:	190,104	Portfolio turnover rate:	9.59%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Vanguard Canadian Aggregate Bond Index ETF or a substantially similar fund.

The underlying ETF objective is to track, to the extent reasonably possible and before fees and expenses, the performance of a broad Canadian bond index. It invests primarily in public, investment-grade fixed income securities issued in Canada.

Top 10 investments (as of December 31, 2025)

1. Canadian Government Bond 2.75% 01-Sep-2030
2. Canada Government 3.25% 01-Jun-2035
3. Canada Government 3.00% 01-Jun-2034
4. Canada Government 2.75% 01-Mar-2030
5. Canada Government 3.25% 01-Dec-2035
6. Canadian Government Bond 2.50% 01-Aug-2027
7. Canada Government 3.50% 01-Sep-2029
8. Canadian Government Bond 2.50% 01-Nov-2027
9. Canada Government 4.00% 01-Mar-2029
10. Canada Government 2.75% 01-May-2027

Total investments: 1,268 securities

The top 10 investments make up 12.80% of the Fund.

How risky is it?

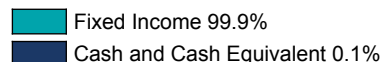
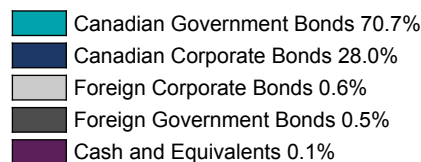
The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
-----	---------------	--------	----------------	------

Key investment risks: credit risk, derivative risk, index risk, interest rate risk, market risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking long-term capital growth
- Looking to invest in investment-grade fixed income securities issued in Canada
- Seeking moderate current income with high credit quality

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	1.67%	0.09%	2.00%	-
Estate Class	75%	100%	1.67%	0.09%	2.00%	0.25%
Protection Class	100%	100%	1.67%	0.09%	2.00%	0.50%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	International Equity
Total value:	\$1,830,136	Management expense ratio (MER):	2.51%
Net asset value per unit:	\$10.33	Managed by:	Vanguard Investments Canada Inc.
Number of units outstanding:	177,158	Portfolio turnover rate:	7.52%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Vanguard FTSE Developed All Cap ex North America Index ETF or a substantially similar fund.

The underlying ETF objective is to track, to the extent reasonably possible and before fees and expenses, the performance of a broad global equity index that focuses on providing coverage of developed markets, excluding the U.S. It invests directly or indirectly primarily in large-, mid-, and small-capitalization stocks of companies located in developed markets, excluding the U.S.

Top 10 investments (as of December 31, 2025)

1. ASML Holding NV
2. Samsung Electronics Co Ltd
3. Roche Holding AG
4. AstraZeneca PLC
5. HSBC Holdings PLC
6. Novartis AG - Common Cl N
7. Nestle SA
8. SAP SE
9. SK Hynix Inc
10. Toyota Motor Corp

Total investments: 1,763 securities

The top 10 investments make up 11.86% of the Fund.

How risky is it?

The value of your investments can go down.

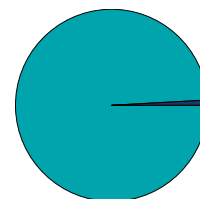
Low	Low to Medium	Medium	Medium to High	High
-----	---------------	--------	----------------	------

Key investment risks: asset allocation risk, currency, foreign currency and currency hedging risk, index risk, market risk, underlying fund risk

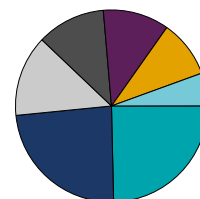
See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)

- International Equity 99.1%
- Income Trust Units 0.9%



- Other 24.7%
- Financial Services 23.8%
- Consumer Goods 13.7%
- Industrial Goods 11.5%
- Technology 11.1%
- Healthcare 9.7%
- Basic Materials 5.5%



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking long-term capital growth
- Looking to invest in large-, mid-, and small-cap stocks of companies located in developed and emerging markets, excluding the U.S. and Canada
- Able to handle the ups and downs of the stock market

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	1.97%	0.13%	2.51%	-
Estate Class	75%	100%	1.97%	0.13%	2.51%	0.45%
Protection Class	100%	100%	1.97%	0.13%	2.51%	0.70%

Other fees	What you pay
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	Global Equity
Total value:	\$1,413,968	Management expense ratio (MER):	2.50%
Net asset value per unit:	\$10.15	Managed by:	Vanguard Investments Canada Inc.
Number of units outstanding:	139,271	Portfolio turnover rate:	0.25%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Vanguard FTSE Global All Cap ex Canada Index ETF or a substantially similar fund.

The underlying ETF objective is to track, to the extent reasonably possible and before fees and expenses, the performance of a broad global equity index that focuses on developed and emerging markets, excluding Canada. It invests directly or indirectly primarily in large-, mid-, and small-capitalization stocks of companies located in developed and emerging markets, excluding Canada.

Top 10 investments (as of December 31, 2025)

- Vanguard Large Cap ETF (VV)
- Vanguard FTSE Developed All Cap ex North America Index ETF (VIU)
- Vanguard Emerging Markets Stock Index ETF (VWO)
- Vanguard Small-Cap Index ETF (VB)

Total investments: 4 securities

The top 10 investments make up 100.00% of the Fund.

How risky is it?

The value of your investments can go down.

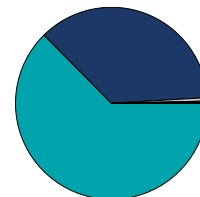
Low	Low to Medium	Medium	Medium to High	High
-----	---------------	--------	----------------	------

Key investment risks: asset allocation risk, currency, foreign currency and currency hedging risk, emerging markets risk, foreign investment risk, index risk, market risk, underlying fund risk

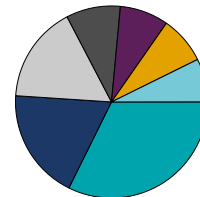
See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)

■	US Equity 62.6%
■	International Equity 36.5%
■	Cash and Equivalents 0.6%
■	Income Trust Units 0.3%
■	Canadian Equity 0.1%



■	Technology 32.3%
■	Other 18.7%
■	Financial Services 16.3%
■	Healthcare 9.1%
■	Consumer Goods 8.2%
■	Consumer Services 8.0%
■	Industrial Goods 7.3%



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking long-term capital growth
- Looking to invest in large-, mid-, and small-cap stocks of companies located in developed and emerging markets, excluding Canada
- Able to handle the ups and downs of the stock market

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	1.92%	0.18%	2.50%	-
Estate Class	75%	100%	1.92%	0.18%	2.50%	0.45%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	U.S. Equity
Total value:	\$4,897,532	Management expense ratio (MER):	2.34%
Net asset value per unit:	\$10.09	Managed by:	Vanguard Investments Canada Inc.
Number of units outstanding:	485,467	Portfolio turnover rate:	10.14%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Vanguard S&P 500 Index ETF or a substantially similar fund.

The underlying ETF objective is to track, to the extent reasonably possible and before fees and expenses, the performance of a broad U.S. equity index that measures the investment return of large-capitalization U.S. stocks. It invests directly or indirectly primarily in stocks of U.S. companies.

Top 10 investments (as of December 31, 2025)

- Vanguard 500 Index ETF (VOO) (VOO)

Total investments: 1 securities

The top 10 investments make up 100.00% of the Fund.

How risky is it?

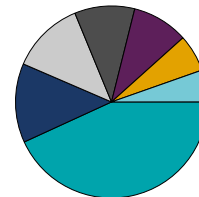
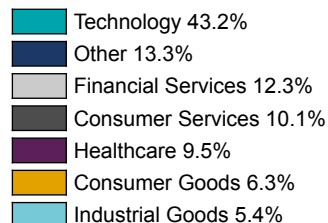
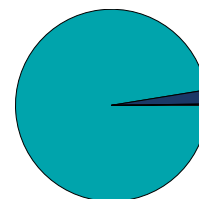
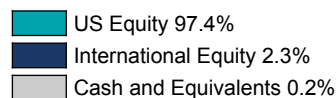
The value of your investments can go down.



Key investment risks: currency, foreign currency and currency hedging risk, index risk, market risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (December 31, 2025)



How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking long-term capital growth
- Looking to invest in U.S. large capitalization equity securities within their portfolio
- Able to handle the ups and downs of the stock market

How much does it cost?

The following tables show the fees and expenses you could pay to buy and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

Trailing commission

Equitable pays your advisor a trailing commission of up to 1.0% for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	1.89%	0.18%	2.34%	-
Estate Class	75%	100%	1.89%	0.18%	2.34%	0.55%
Protection Class	100%	100%	1.89%	0.18%	2.34%	0.70%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1-800-668-4095
 e-mail: individualwealth@equitable.ca
 website: equitable.ca

The "S&P 500 Index" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and S&P Global or its affiliates, and has been licensed for use by The Equitable Life Insurance Company of Canada. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P") and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The trademarks have been licensed to SPDJI and have been sublicensed for use for certain purposes by The Equitable Life Insurance Company of Canada. Equitable Vanguard S&P 500 Index ETF is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices") or S&P Global or its affiliates. Neither S&P Dow Jones Indices nor S&P Global or its affiliates make any representation or warranty, express or implied, to the owners of the Equitable Vanguard S&P 500 Index ETF or any member of the public regarding the advisability of investing in securities generally or in Equitable Vanguard S&P 500 Index ETF particularly or the ability of the S&P 500 Index to track general market performance. S&P Dow Jones Indices [and S&P Global or its affiliates] only relationship to The Equitable Life Insurance Company of Canada with respect to the S&P 500 Index is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The S&P 500 Index is determined, composed and calculated by S&P Dow Jones Indices or S&P Global or its affiliates without regard to The Equitable Life Insurance Company of Canada or the Equitable Vanguard S&P 500 Index ETF. S&P Dow Jones Indices and S&P Global or its affiliates have no obligation to take the needs of The Equitable Life Insurance Company of Canada or the owners of Equitable Vanguard S&P 500 Index ETF into consideration in determining, composing or calculating the S&P 500 Index. Neither S&P Dow Jones Indices nor S&P Global or its affiliates are responsible for and have not participated in the determination of the prices, and amount of Equitable Vanguard S&P 500 Index ETF or the timing of the issuance or sale of Equitable Vanguard S&P 500 Index ETF or in the determination or calculation of the equation by which Equitable Vanguard S&P 500 Index ETF is to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices and S&P Global or its affiliates have no obligation or liability in connection with the administration, marketing or trading of Equitable Vanguard S&P 500 Index ETF. There is no assurance that investment products based on the S&P 500 Index will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice. NEITHER S&P DOW JONES INDICES NOR S&P GLOBAL OR ITS AFFILIATES GUARANTEES THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P 500 INDEX OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES AND S&P GLOBAL OR ITS AFFILIATES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES AND S&P GLOBAL OR ITS AFFILIATES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA, OWNERS OF THE EQUITABLE VANGUARD S&P 500 INDEX ETF, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500 INDEX OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES OR S&P GLOBAL OR ITS AFFILIATES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

About Equitable

At Equitable, we believe in the power of together. This is how we focus on our clients. It's how we support advisors and give back to our communities.

Partnered with advisors, we offer insurance, investments and group benefit solutions to help our clients protect today and prepare tomorrow. We believe the world is better when we work together.



Insurance | Investments | Group Benefits