



Equitable Guaranteed Investment Funds™

Fund Facts





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.

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Quick facts (as of June 30, 2025)

Date fund created: September 2013
 Total value: \$34,272,972
 Net asset value per unit: \$15.97
 Number of units outstanding: 2,067,731

Asset class: Global Neutral Balanced
 Management expense ratio (MER): 2.49%
 Managed by: The Equitable Life Insurance Company of Canada
 Portfolio turnover rate: 57.53%
 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 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.

Top 10 investments (as of June 30, 2025)

1. Equitable Life Active Canadian Bond Fund
2. BMO S&P 500 Index ETF - CAD Units (ZSP)
3. Franklin International Equity Index ETF (FLUR)
4. Invesco QQQ ETF (QQQ)
5. SPDR Dow Jones Industrial Average ETF Trust (DIA)
6. BMO S&P/TSX Capped Composite Index ETF (ZCN)
7. Franklin Canadian Low Volatility High Dividend Index ETF (FLVC)
8. TD Q Canadian Dividend ETF (TQCD)
9. BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)
10. Cash and Cash Equivalents

Total investments: 11 securities

The top 10 investments make up 99.53% of the Fund.

How risky is it?

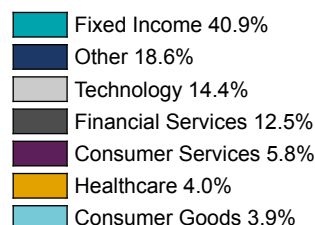
The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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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 (June 30, 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.

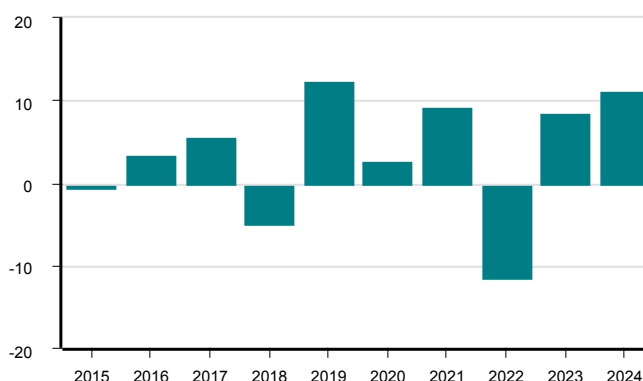
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund 10 years ago now has \$1,417.43. This works out to an average of 3.55% 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.



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%	2.49%	-
Estate Class	75%	100%	2.03%	0.12%	2.49%	0.30%
Protection Class	100%	100%	2.03%	0.12%	2.49%	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?

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- 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 June 30, 2025)

Date fund created:	September 2013	Asset class:	Canadian Fixed Income
Total value:	\$97,479,804	Management expense ratio (MER):	2.11%
Net asset value per unit:	\$11.31	Managed by:	The Equitable Life Insurance Company of Canada
Number of units outstanding:	3,473,703	Portfolio turnover rate:	36.64%
		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 seek income with capital appreciation and preservation by investing in a diversified portfolio of primarily Canadian dollar debt, preferred shares and limited exposure to foreign denominated debt. The fund will primarily invest in investment grade debt.

Top 10 investments (as of June 30, 2025)

1. Canada Government 3.00% 01-Jun-2034
2. Canada Housing Trust No 1 2.65% 15-Dec-2028
3. Canada Government 3.25% 01-Dec-2034
4. Canada Housing Trust No 1 1.90% 15-Mar-2031
5. Ontario Province 3.75% 02-Jun-2032
6. Canada Government 2.75% 01-Dec-2055
7. Quebec Province 6.25% 01-Jun-2032
8. Canada Housing Trust No 1 3.55% 15-Sep-2032
9. Ontario Province 3.65% 02-Jun-2033
10. Canadian Imperial Bank Commrce 4.20% 07-Apr-2027

Total investments: 97 securities

The top 10 investments make up 32.74% of the Fund.

How risky is it?

The value of your investments can go down.

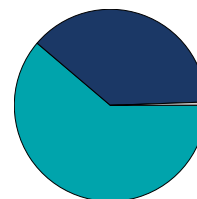
Low	Low to Medium	Medium	Medium to High	High
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Key investment risks: credit risk, derivative risk, foreign investment risk, interest rate risk, issuer risk, market risk, securities lending, repurchase, reverse repurchase risk

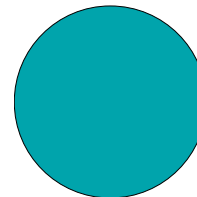
See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (June 30, 2025)

- Canadian Government Bonds 61.6%
- Canadian Corporate Bonds 38.5%
- Canadian Bonds - Other 0.5%



- Fixed Income 100.7%



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.

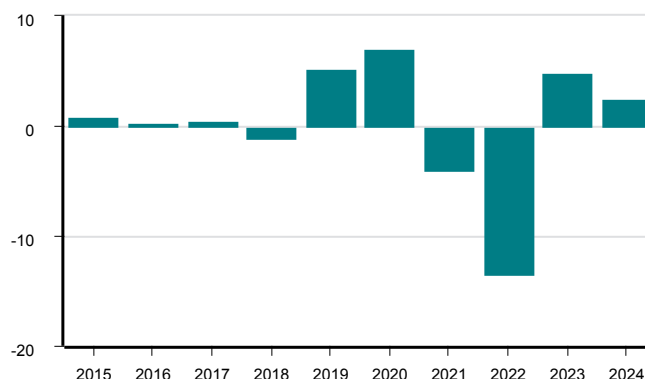
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund 10 years ago now has \$1,009.04. This works out to an average of 0.09% 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

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	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?

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e-mail: individualwealth@equitable.ca
website: equitable.ca

Quick facts

Date fund created:	November 2025	Asset class:	Global Equity
Total value:	N/A	Management expense ratio (MER):	2.85%
Net asset value per unit:	N/A	Managed by:	Brandes Investment Partners & Co.
Number of units outstanding:	N/A	Portfolio turnover rate:	N/A
		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

Since this Fund is new, this information is not available.

How risky is it?

The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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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

Since this Fund is new, this information is not available.

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

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

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	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					

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website: equitable.ca

Quick facts

Date fund created:	November 2025	Asset class:	International Equity
Total value:	N/A	Management expense ratio (MER):	2.85%
Net asset value per unit:	N/A	Managed by:	Brandes Investment Partners & Co.
Number of units outstanding:	N/A	Portfolio turnover rate:	N/A
		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

Since this Fund is new, this information is not available.

How risky is it?

The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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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

Since this Fund is new, this information is not available.

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

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

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	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?

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- 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

Date fund created:	November 2025	Asset class:	U.S. Equity
Total value:	N/A	Management expense ratio (MER):	2.70%
Net asset value per unit:	N/A	Managed by:	Brandes Investment Partners & Co.
Number of units outstanding:	N/A	Portfolio turnover rate:	N/A
		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

Since this Fund is new, this information is not available.

How risky is it?

The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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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

Since this Fund is new, this information is not available.

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

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?

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- 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

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Equitable
One Westmount Road North
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Toll free: 1-800-668-4095
e-mail: individualwealth@equitable.ca
website: equitable.ca

Quick facts

Date fund created:	November 2025	Asset class:	Tactical Balanced
Total value:	N/A	Management expense ratio (MER):	2.70%
Net asset value per unit:	N/A	Managed by:	Canoe Financial LP
Number of units outstanding:	N/A	Portfolio turnover rate:	N/A
		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 Fund 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

Since this Fund is new, this information is not available.

How risky is it?

The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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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

Since this Fund is new, this information is not available.

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

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	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.31%	0.15%	2.70%	-
Estate Class	75%	100%	2.31%	0.15%	2.70%	0.50%
Protection Class	100%	100%	2.31%	0.15%	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					

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website: equitable.ca

Quick facts

Date fund created:	November 2025	Asset class:	Canadian Fixed Income Balanced
Total value:	N/A	Management expense ratio (MER):	2.65%
Net asset value per unit:	N/A	Managed by:	Canoe Financial LP
Number of units outstanding:	N/A	Portfolio turnover rate:	N/A
		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

Since this Fund is new, this information is not available.

How risky is it?

The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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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

Since this Fund is new, this information is not available.

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

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	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.33%	0.09%	2.65%	-
Estate Class	75%	100%	2.33%	0.09%	2.65%	0.25%
Protection Class	100%	100%	2.33%	0.09%	2.65%	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					

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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

Date fund created:	November 2025	Asset class:	Canadian Focused Equity
Total value:	N/A	Management expense ratio (MER):	3.00%
Net asset value per unit:	N/A	Managed by:	Canoe Financial LP
Number of units outstanding:	N/A	Portfolio turnover rate:	N/A
		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 Fund 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

Since this Fund is new, this information is not available.

How risky is it?

The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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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

Since this Fund is new, this information is not available.

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%	3.00%	-
Estate Class	75%	100%	2.61%	0.13%	3.00%	0.45%
Protection Class	100%	100%	2.61%	0.13%	3.00%	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					

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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 June 30, 2025)

Date fund created: May 2017
Total value: \$92,369,827
Net asset value per unit: \$16.95
Number of units outstanding: 5,448,904

Asset class: Canadian Dividend & Income Equity
Management expense ratio (MER): 2.81%
Managed by: 1832 Asset Management L.P.
Portfolio turnover rate: 7.42%
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 June 30, 2025)

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

Total investments: 56 securities

The top 10 investments make up 39.40% of the Fund.

How risky is it?

The value of your investments can go down.

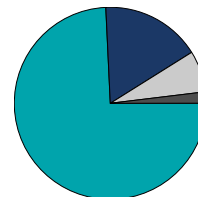
Low	Low to Medium	Medium	Medium to High	High
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Key investment risks: commodity risk, credit risk, currency, foreign currency and currency hedging risk, cyber security risk, derivative risk, ESG factor risk, foreign investment risk, interest rate risk,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

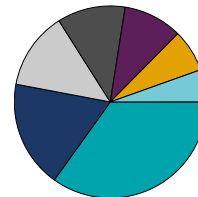
See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (June 30, 2025)

Canadian Equity 74.3%
US Equity 16.8%
Income Trust Units 7.0%
Cash and Equivalents 1.9%



Financial Services 34.9%
Other 18.1%
Energy 13.1%
Industrial Services 11.5%
Consumer Services 9.9%
Technology 7.2%
Real Estate 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.

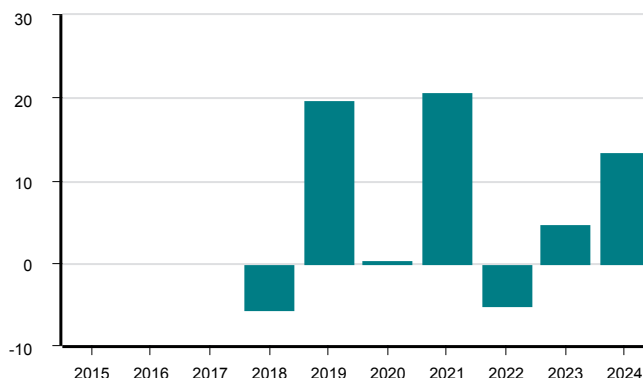
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund since inception now has \$1,694.73. This works out to an average of 6.74% a year.

Year-by-year returns

This chart shows how the Fund has performed since inception. Since inception, the Fund was up in value 5 years and down in value 2 years of the 7.



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 low to medium risk 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					

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website: equitable.ca

Quick facts (as of June 30, 2025)

Date fund created:	August 2022	Asset class:	Real Estate Equity
Total value:	\$2,433,845	Management expense ratio (MER):	2.59%
Net asset value per unit:	\$10.57	Managed by:	1832 Asset Management L.P.
Number of units outstanding:	230,369	Portfolio turnover rate:	20.65%
		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 June 30, 2025)

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

Total investments: 63 securities

The top 10 investments make up 35.47% of the Fund.

How risky is it?

The value of your investments can go down.

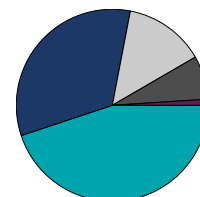
Low	Low to Medium	Medium	Medium to High	High
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Key investment risks: credit risk, currency, foreign currency and currency hedging risk, cyber security risk, derivative risk, ESG factor risk, foreign investment risk, interest rate risk, investment trust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

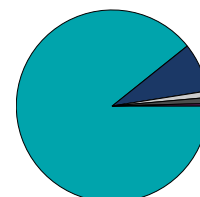
See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (June 30, 2025)

US Equity	44.9%
Income Trust Units	33.1%
International Equity	13.6%
Canadian Equity	7.4%
Cash and Equivalents	1.0%



Real Estate	89.3%
Healthcare	8.3%
Telecommunications	1.1%
Cash and Cash Equivalent	1.0%
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.

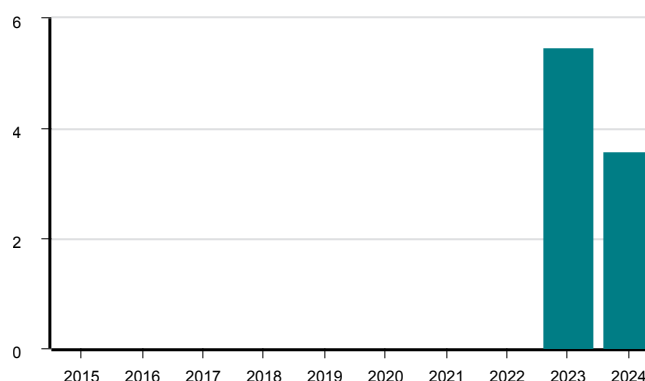
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund since inception now has \$1,056.60. This works out to an average of 1.96% 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 of the 2.



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

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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 June 30, 2025)

Date fund created:	May 2017	Asset class:	Global Equity Balanced
Total value:	\$51,581,203	Management expense ratio (MER):	3.01%
Net asset value per unit:	\$14.25	Managed by:	1832 Asset Management L.P.
Number of units outstanding:	3,619,226	Portfolio turnover rate:	17.01%
		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 June 30, 2025)

1. Microsoft Corp
2. United States Treasury 4.00% 31-Jul-2030
3. United States Treasury 4.13% 31-Oct-2029
4. Amazon.com Inc
5. United States Treasury 4.25% 15-Nov-2034
6. JPMorgan Chase & Co
7. Salesforce Inc
8. Oracle Corp
9. Emerson Electric Co
10. Meta Platforms Inc

Total investments: 80 securities

The top 10 investments make up 32.89% of the Fund.

How risky is it?

The value of your investments can go down.

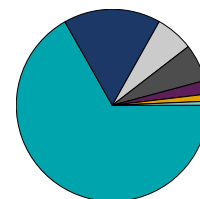
Low	Low to Medium	Medium	Medium to High	High
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Key investment risks: asset-backed and mortgage-backed securities risk, concentration risk, credit risk, currency, foreign currency and currency hedging risk, cyber security risk, derivative risk, ESG factor 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

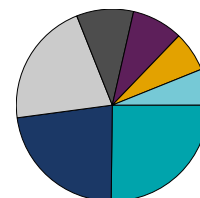
See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (June 30, 2025)

US Equity	66.8%
Foreign Government Bonds	16.4%
Foreign Corporate Bonds	6.4%
International Equity	6.3%
Canadian Corporate Bonds	2.3%
Cash and Equivalents	1.2%
Other	0.7%



Fixed Income	25.2%
Technology	22.7%
Other	21.1%
Healthcare	9.6%
Financial Services	8.6%
Consumer Services	6.7%
Consumer Goods	6.1%



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.

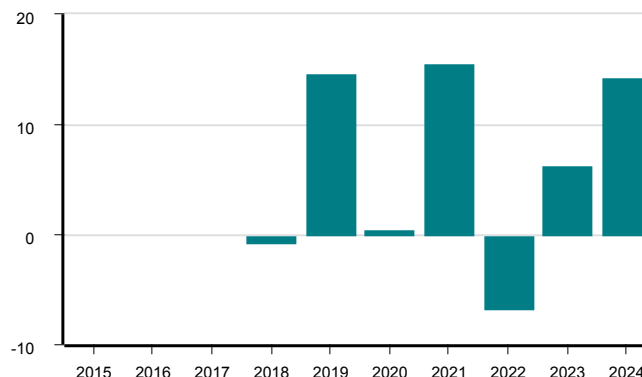
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund since inception now has \$1,425.39. 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 5 years and down in value 2 years of the 7.



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%	0.60%
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

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Equitable
One Westmount Road North
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Toll free: 1-800-668-4095
e-mail: individualwealth@equitable.ca
website: equitable.ca

Quick facts (as of June 30, 2025)

Date fund created: September 2013
 Total value: \$37,988,055
 Net asset value per unit: \$16.60
 Number of units outstanding: 2,178,970

Asset class: Canadian Equity Balanced
 Management expense ratio (MER): 2.94%
 Managed by: 1832 Asset Management L.P.
 Portfolio turnover rate: 12.47%
 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 June 30, 2025)

1. 1832 AM Investment Grade Canadian Corporate Bond Pool
2. Power Corp of Canada
3. Onex Corp
4. Cash and Cash Equivalents
5. Intact Financial Corp
6. Royal Bank of Canada
7. Manulife Financial Corp
8. Enbridge Inc
9. Bank of Nova Scotia
10. Canada Government 3.25% 01-Jun-2035

Total investments: 66 securities

The top 10 investments make up 41.48% of the Fund.

How risky is it?

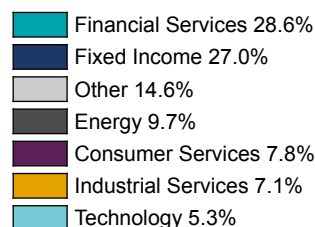
The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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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 (June 30, 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.

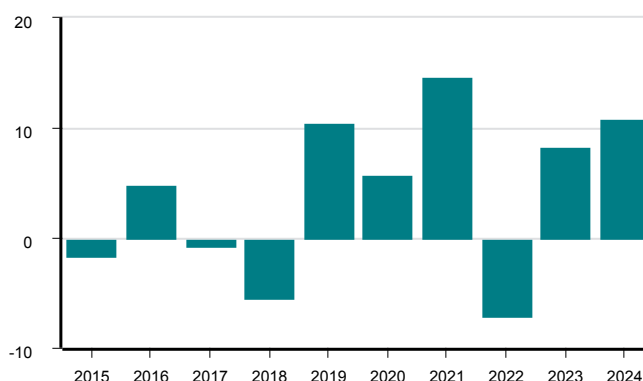
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund 10 years ago now has \$1,417.43. This works out to an average of 3.55% 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 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:

- 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.
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- 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

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

Quick facts

Date fund created:	November 2025	Asset class:	Global Equity
Total value:	N/A	Management expense ratio (MER):	2.40%
Net asset value per unit:	N/A	Managed by:	The Equitable Life Insurance Company of Canada
Number of units outstanding:	N/A	Portfolio turnover rate:	N/A
		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 a diversified portfolio of equity securities in developed global equity markets.

Top 10 investments

Since this Fund is new, this information is not available.

How risky is it?

The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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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

Since this Fund is new, this information is not available.

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
- Comfortable with equity market volatility
- 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

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	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	1.90%	0.18%	2.40%	-
Estate Class	75%	100%	1.90%	0.18%	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?

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website: equitable.ca

Quick facts (as of June 30, 2025)

Date fund created:	August 2022	Asset class:	Global Equity
Total value:	\$7,560,341	Management expense ratio (MER):	2.88%
Net asset value per unit:	\$15.66	Managed by:	Fidelity Investments Canada ULC
Number of units outstanding:	482,719	Portfolio turnover rate:	20.25%
		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 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 June 30, 2025)

1. Cameco Corp
2. Westinghouse Air Brake Techs Corp
3. Microsoft Corp
4. J B Hunt Transport Services Inc
5. Epiroc AB
6. Computer Modelling Group Ltd
7. Fidelity U.S. Money Market Investment Trust
8. Siemens Energy AG
9. Fortum Oyj
10. Atkinsrealis Group Inc

Total investments: 55 securities

The top 10 investments make up 39.24% of the Fund.

How risky is it?

The value of your investments can go down.

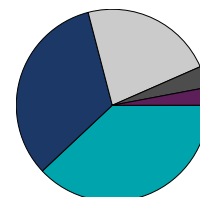
Low	Low to Medium	Medium	Medium to High	High
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Key investment risks: concentration risk, currency, foreign currency and currency hedging risk, ESG factor risk, foreign investment risk, issuer risk, market risk, specialization risk, underlying fund risk

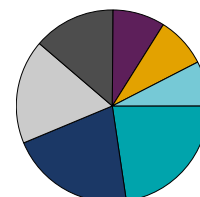
See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (June 30, 2025)

US Equity	38.0%
Canadian Equity	32.9%
International Equity	22.5%
Cash and Equivalents	3.6%
Income Trust Units	3.0%



Industrial Goods	22.7%
Other	21.1%
Technology	17.6%
Basic Materials	13.9%
Consumer Services	8.8%
Industrial Services	8.5%
Financial Services	7.5%


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.

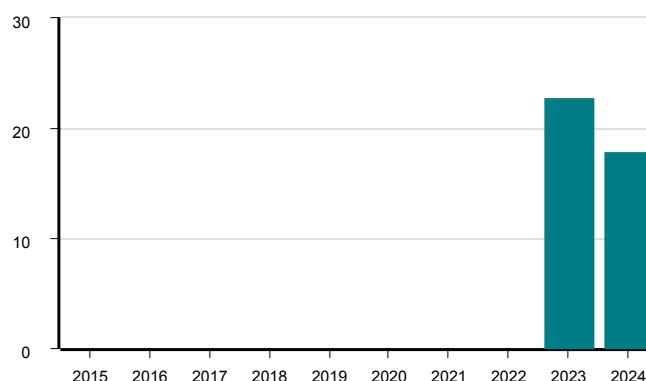
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund since inception now has \$1,566.31. This works out to an average of 17.14% 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 of the 2.



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 June 30, 2025)

Date fund created:	August 2022	Asset class:	Global Neutral Balanced
Total value:	\$7,893,968	Management expense ratio (MER):	2.90%
Net asset value per unit:	\$13.38	Managed by:	Fidelity Investments Canada ULC
Number of units outstanding:	590,071	Portfolio turnover rate:	43.62%
		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 June 30, 2025)

1. US 2YR NOTE (CBT) F SEP25 TUU5
2. Fidelity U.S. Money Market Investment Trust
3. US 5YR NOTE (CBT) F SEP25 FVU5
4. Cameco Corp
5. Westinghouse Air Brake Techs Corp
6. Microsoft Corp
7. J B Hunt Transport Services Inc
8. Epiroc AB
9. Computer Modelling Group Ltd
10. Siemens Energy AG

Total investments: 241 securities

The top 10 investments make up 30.55% of the Fund.

How risky is it?

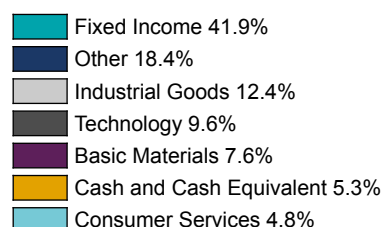
The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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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 (June 30, 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.

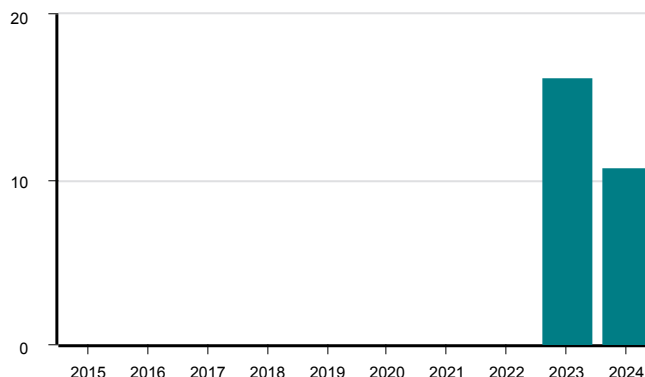
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund since inception now has \$1,337.96. This works out to an average of 10.81% 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 of the 2.



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 the convenience of a diversified portfolio in a single fund
- 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%	2.47%	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?

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- 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

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One Westmount Road North
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website: equitable.ca

Quick facts

Date fund created:	November 2025	Asset class:	Canadian Dividend & Income Equity
Total value:	N/A	Management expense ratio (MER):	2.80%
Net asset value per unit:	N/A	Managed by:	Fidelity Investments Canada ULC
Number of units outstanding:	N/A	Portfolio turnover rate:	N/A
		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

Since this Fund is new, this information is not available.

How risky is it?

The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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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

Since this Fund is new, this information is not available.

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?

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One Westmount Road North
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Toll free: 1-800-668-4095
e-mail: individualwealth@equitable.ca
website: equitable.ca

Quick facts

Date fund created:	November 2025	Asset class:	Global Neutral Balanced
Total value:	N/A	Management expense ratio (MER):	2.80%
Net asset value per unit:	N/A	Managed by:	Fidelity Investments Canada ULC
Number of units outstanding:	N/A	Portfolio turnover rate:	N/A
		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

Since this Fund is new, this information is not available.

How risky is it?

The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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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

Since this Fund is new, this information is not available.

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

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	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?

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For more information

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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 June 30, 2025)

Date fund created:	August 2022	Asset class:	Global Equity
Total value:	\$258,679,562	Management expense ratio (MER):	2.87%
Net asset value per unit:	\$21.10	Managed by:	Fidelity Investments Canada ULC
Number of units outstanding:	12,262,601	Portfolio turnover rate:	42.51%
		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 June 30, 2025)

1. NVIDIA Corp
2. Microsoft Corp
3. Meta Platforms Inc
4. Amazon.com Inc
5. Roblox Corp
6. Taiwan Semiconductor Manufactrg Co Ltd
7. Broadcom Inc
8. Apple Inc
9. Advanced Micro Devices Inc
10. Applovin Corp

Total investments: 188 securities

The top 10 investments make up 54.58% of the Fund.

How risky is it?

The value of your investments can go down.

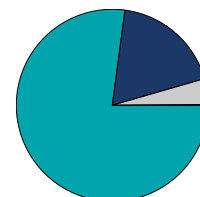
Low	Low to Medium	Medium	Medium to High	High
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Key investment risks: commodity risk, concentration risk, currency, foreign currency and currency hedging risk, foreign investment risk, issuer risk, liquidity risk, market risk, specialization risk, underlying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

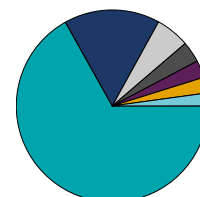
See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (June 30, 2025)

- US Equity 77.4%
- International Equity 18.5%
- Canadian Equity 4.4%
- Foreign Corporate Bonds 0.1%



- Technology 66.9%
- Consumer Services 16.1%
- Consumer Goods 5.7%
- Financial Services 3.5%
- Basic Materials 2.9%
- Other 2.7%
- Industrial Goods 2.2%



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.

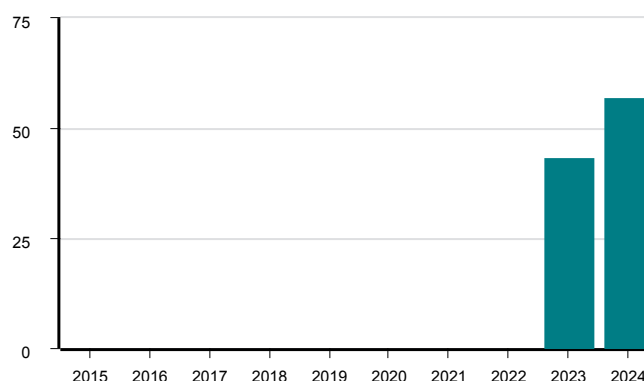
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund since inception now has \$2,109.30. This works out to an average of 30.10% 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 of the 2.



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?

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website: equitable.ca

Quick facts (as of June 30, 2025)

Date fund created: **September 2013**
 Total value: **\$246,771,979**
 Net asset value per unit: **\$20.75**
 Number of units outstanding: **11,762,424**

Asset class: **Canadian Focused Equity**
 Management expense ratio (MER): **3.05%**
 Managed by: **Fidelity Investments Canada ULC**
 Portfolio turnover rate: **14.88%**
 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 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 June 30, 2025)

1. Agnico Eagle Mines Ltd
2. ARC Resources Ltd
3. Roblox Corp
4. NVIDIA Corp
5. Celestica Inc
6. TMX Group Ltd
7. Dollarama Inc
8. Taiwan Semiconductor Manufactrg Co Ltd
9. GALAXY DIGITAL INC A
10. Ero Copper Corp

Total investments: 195 securities

The top 10 investments make up 33.74% of the Fund.

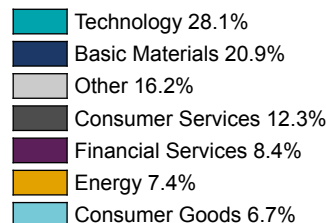
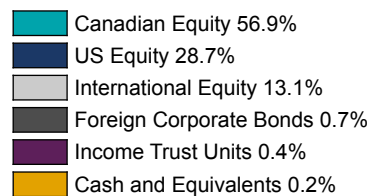
How risky is it?

The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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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 (June 30, 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.

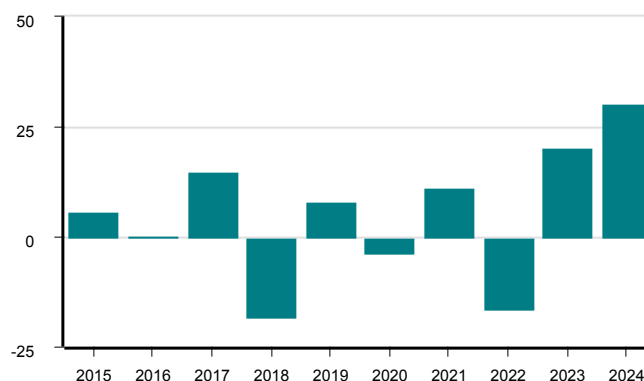
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund 10 years ago now has \$1,538.17. This works out to an average of 4.40% 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?

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- 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

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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

Date fund created:	November 2025	Asset class:	Tactical Balanced
Total value:	N/A	Management expense ratio (MER):	2.85%
Net asset value per unit:	N/A	Managed by:	Fidelity Investments Canada ULC
Number of units outstanding:	N/A	Portfolio turnover rate:	N/A
		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

Since this Fund is new, this information is not available.

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

Since this Fund is new, this information is not available.

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

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	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					

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- You will get back any sales charges or fees you paid.

For more information

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website: equitable.ca

Quick facts (as of June 30, 2025)

Date fund created:	August 2022	Asset class:	U.S. Equity
Total value:	\$133,641,163	Management expense ratio (MER):	2.83%
Net asset value per unit:	\$16.40	Managed by:	Fidelity Investments Canada ULC
Number of units outstanding:	8,150,342	Portfolio turnover rate:	39.55%
		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 June 30, 2025)

1. NVIDIA Corp
2. Meta Platforms Inc
3. Microsoft Corp
4. Amazon.com Inc
5. Robinhood Markets Inc
6. Kyndryl Holdings Inc
7. DraftKings Inc
8. Bank of New York Mellon Corp
9. Broadcom Inc
10. Taiwan Semiconductor Manufactrg Co Ltd

Total investments: 38 securities

The top 10 investments make up 58.21% of the Fund.

How risky is it?

The value of your investments can go down.

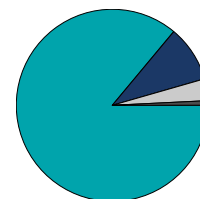
Low	Low to Medium	Medium	Medium to High	High
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Key investment risks: concentration risk, currency, foreign currency and currency hedging risk, foreign investment risk, issuer risk, market risk, specialization risk, underlying fund risk

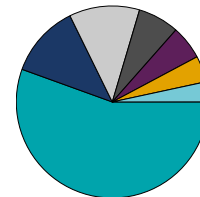
See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (June 30, 2025)

- US Equity 86.1%
- International Equity 9.5%
- Canadian Equity 3.7%
- Cash and Equivalents 0.8%



- Technology 55.5%
- Financial Services 12.2%
- Consumer Services 11.9%
- Industrial Goods 6.9%
- Consumer Goods 5.7%
- Other 4.4%
- Healthcare 3.4%



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.

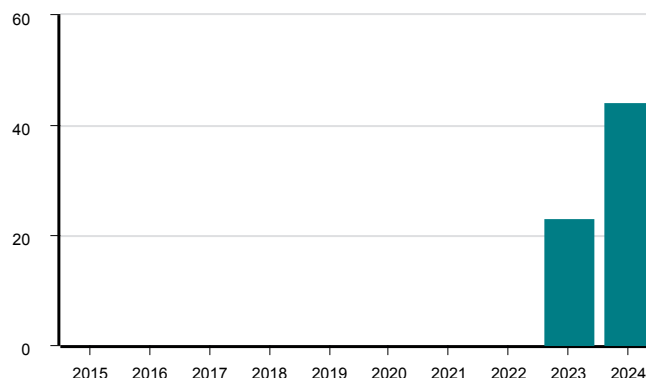
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund since inception now has \$1,639.83. This works out to an average of 19.05% 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 of the 2.



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 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

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	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					

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website: equitable.ca

Quick facts

Date fund created:	November 2025	Asset class:	Canadian Equity
Total value:	N/A	Management expense ratio (MER):	2.80%
Net asset value per unit:	N/A	Managed by:	Fiera Capital Corporation
Number of units outstanding:	N/A	Portfolio turnover rate:	N/A
		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

Since this Fund is new, this information is not available.

How risky is it?

The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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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

Since this Fund is new, this information is not available.

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%	2.80%	-
Estate Class	75%	100%	2.41%	0.13%	2.80%	0.45%
Protection Class	100%	100%	2.41%	0.13%	2.80%	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					

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For more information

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e-mail: individualwealth@equitable.ca
website: equitable.ca

Quick facts

Date fund created:	November 2025	Asset class:	High Yield Fixed Income
Total value:	N/A	Management expense ratio (MER):	2.45%
Net asset value per unit:	N/A	Managed by:	Franklin Templeton Investments Corp.
Number of units outstanding:	N/A	Portfolio turnover rate:	N/A
		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

Since this Fund is new, this information is not available.

How risky is it?

The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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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

Since this Fund is new, this information is not available.

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

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Trailing commission

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	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					

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website: equitable.ca

Quick facts (as of June 30, 2025)

Date fund created:	August 2022	Asset class:	Canadian Fixed Income
Total value:	\$56,130,193	Management expense ratio (MER):	1.94%
Net asset value per unit:	\$10.89	Managed by:	Franklin Templeton Investments Corp.
Number of units outstanding:	5,154,288	Portfolio turnover rate:	36.70%
		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 June 30, 2025)

1. United States Treasury 4.25% 15-May-2035
2. Canada Housing Trust No 1 2.35% 15-Jun-2027
3. Ontario Province 2.65% 02-Dec-2050
4. Royal Bank of Canada 2.6% 07/02/2025 TD 2.60% 02-Jul-2025
5. Canada Housing Trust No 1 1.75% 15-Jun-2030
6. Quebec Province 4.45% 01-Sep-2034
7. United States Treasury 4.00% 28-Feb-2030
8. Ontario Province 2.90% 02-Dec-2046
9. PSP Capital Inc 4.25% 12/01/2055 REG S 4.25% 01-Dec-2055
10. Canada Housing Trust No 1 1.10% 15-Dec-2026

Total investments: 648 securities

The top 10 investments make up 15.25% of the Fund.

How risky is it?

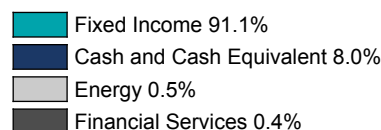
The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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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 (June 30, 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.

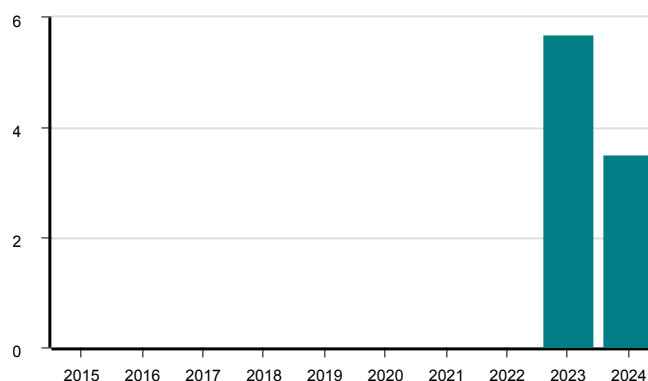
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund since inception now has \$1,088.95. This works out to an average of 3.05% 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 of the 2.



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?

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- 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 June 30, 2025)

Date fund created:	September 2013	Asset class:	Canadian Neutral Balanced
Total value:	\$23,210,337	Management expense ratio (MER):	2.71%
Net asset value per unit:	\$12.00	Managed by:	Franklin Templeton Investments Corp.
Number of units outstanding:	1,934,840	Portfolio turnover rate:	26.73%
		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 June 30, 2025)

- Royal Bank of Canada
- Royal Bank of Canada 2.6% 07/02/2025 TD 2.60% 02-Jul-2025
- Toronto-Dominion Bank
- Bank of Montreal
- Canadian National Railway Co
- JPMorgan Chase & Co
- Microsoft Corp
- Canadian Utilities Ltd
- Ontario Province 3.75% 02-Jun-2032
- TMX Group Ltd

Total investments: 268 securities

The top 10 investments make up 16.63% of the Fund.

How risky is it?

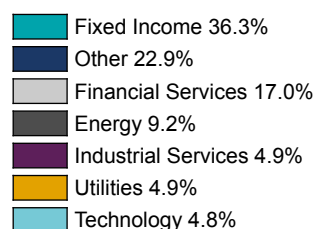
The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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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 (June 30, 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.

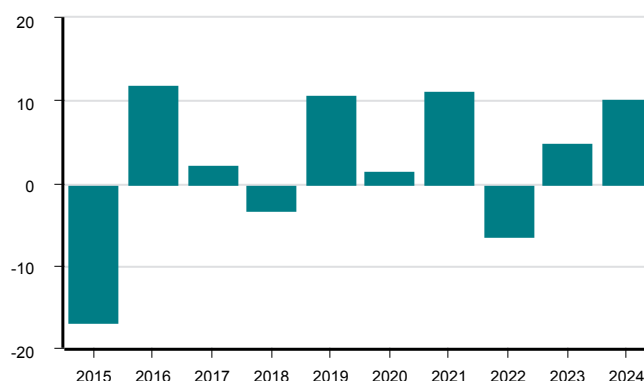
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund 10 years ago now has \$1,343.92. This works out to an average of 3.00% 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 a core Canadian balanced holding for their portfolio
- Willing to accept a low 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?

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For more information

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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 June 30, 2025)

Date fund created: September 2013
 Total value: \$70,129,967
 Net asset value per unit: \$21.96
 Number of units outstanding: 3,193,096

Asset class: Canadian Equity
 Management expense ratio (MER): 2.80%
 Managed by: Franklin Templeton Investments Corp.
 Portfolio turnover rate: 7.45%
 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 to seek long-term capital appreciation by investing primarily in a diversified portfolio of mid- to large-cap Canadian equities.

Top 10 investments (as of June 30, 2025)

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

Total investments: 56 securities

The top 10 investments make up 38.95% of the Fund.

How risky is it?

The value of your investments can go down.

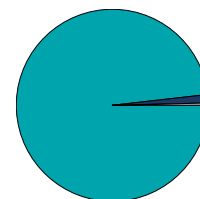
Low	Low to Medium	Medium	Medium to High	High
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Key investment risks: commodity risk, issuer risk, market risk, underlying fund risk

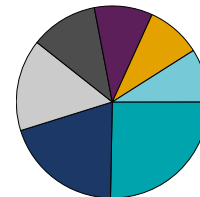
See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (June 30, 2025)

Canadian Equity 98.2%
 Cash and Equivalents 1.4%
 Income Trust Units 0.4%



Financial Services 25.3%
 Other 19.9%
 Energy 15.5%
 Industrial Services 11.3%
 Consumer Services 9.8%
 Basic Materials 9.2%
 Technology 9.0%



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.

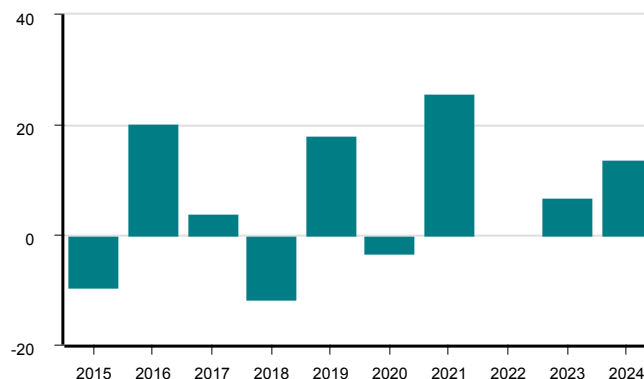
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund 10 years ago now has \$1,918.07. This works out to an average of 6.73% 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 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

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	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?

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For more information

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

Quick facts

Date fund created:	November 2025	Asset class:	Canadian Small/Mid Cap Equity
Total value:	N/A	Management expense ratio (MER):	2.91%
Net asset value per unit:	N/A	Managed by:	Franklin Templeton Investments Corp.
Number of units outstanding:	N/A	Portfolio turnover rate:	N/A
		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

Since this Fund is new, this information is not available.

How risky is it?

The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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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

Since this Fund is new, this information is not available.

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					

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Toll free: 1-800-668-4095
e-mail: individualwealth@equitable.ca
website: equitable.ca

Quick facts (as of June 30, 2025)

Date fund created:	September 2013	Asset class:	Canadian Equity Balanced
Total value:	\$206,182,931	Management expense ratio (MER):	2.70%
Net asset value per unit:	\$19.07	Managed by:	Franklin Templeton Investments Corp.
Number of units outstanding:	8,441,446	Portfolio turnover rate:	7.29%
		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 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 June 30, 2025)

- Royal Bank of Canada
- Toronto-Dominion Bank
- Bank of Montreal
- Canadian National Railway Co
- Canadian Utilities Ltd
- TMX Group Ltd
- Bank of Nova Scotia
- Canadian Pacific Kansas City Ltd
- Royal Bank of Canada 2.6% 07/02/2025 TD 2.60% 02-Jul-2025
- TELUS Corp

Total investments: 139 securities

The top 10 investments make up 25.79% of the Fund.

How risky is it?

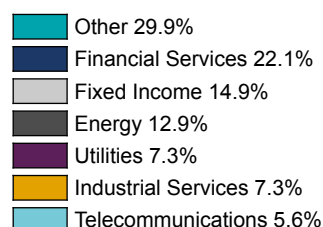
The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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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 (June 30, 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.

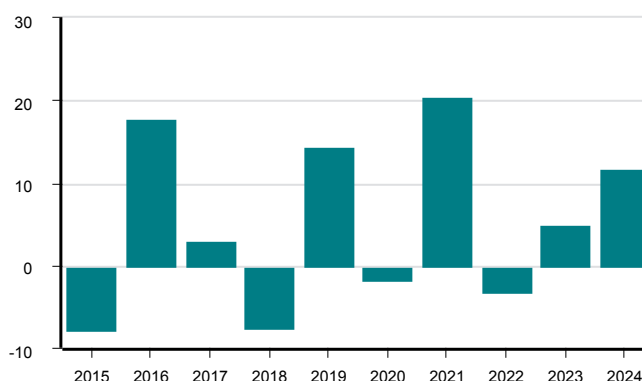
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund 10 years ago now has \$1,709.76. This works out to an average of 5.51% 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:

- 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

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	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%	0.20%
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					

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e-mail: individualwealth@equitable.ca
website: equitable.ca

Quick facts (as of June 30, 2025)

Date fund created: **August 2022**
Total value: **\$18,368,513**
Net asset value per unit: **\$11.62**
Number of units outstanding: **1,580,359**

Asset class: **Global Infrastructure Equity**
Management expense ratio (MER): **2.69%**
Managed by: **Franklin Templeton Investments Corp.**
Portfolio turnover rate: **34.41%**
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 June 30, 2025)

1. Severn Trent PLC
2. Vinci SA
3. Entergy Corp
4. Royal Bank of Canada 2.6% 07/02/2025 TD 2.60% 02-Jul-2025
5. SSE PLC
6. NextEra Energy Inc
7. Emera Inc
8. Red Electrica Corp SA
9. Enel SpA
10. E.On SE

Total investments: 41 securities

The top 10 investments make up 42.03% of the Fund.

How risky is it?

The value of your investments can go down.

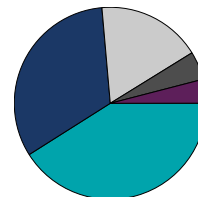
Low	Low to Medium	Medium	Medium to High	High
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Key investment risks: currency, foreign currency and currency hedging risk, emerging markets risk, ESG factor risk, foreign investment risk, interest rate risk, issuer risk, market risk, specialization risk,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

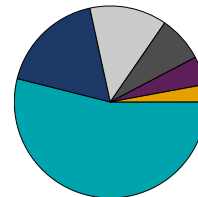
See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (June 30, 2025)

International Equity 41.0%
US Equity 32.6%
Canadian Equity 17.6%
Cash and Equivalents 4.8%
Income Trust Units 4.0%



Utilities 53.9%
Energy 17.7%
Industrial Services 13.0%
Real Estate 7.7%
Cash and Cash Equivalent 4.8%
Technology 2.9%



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.

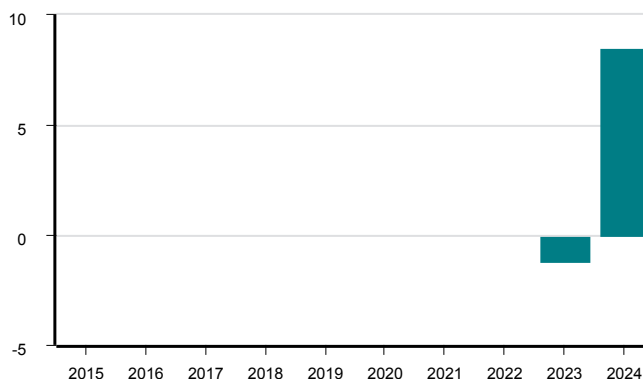
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund since inception now has \$1,162.44. This works out to an average of 5.45% a year.

Year-by-year returns

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



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
- Seeking 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

Date fund created:	November 2025	Asset class:	Global Fixed Income Balanced
Total value:	N/A	Management expense ratio (MER):	2.50%
Net asset value per unit:	N/A	Managed by:	Franklin Templeton Investments Corp.
Number of units outstanding:	N/A	Portfolio turnover rate:	N/A
		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.

Top 10 investments

Since this Fund is new, this information is not available.

How risky is it?

The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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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

Since this Fund is new, this information is not available.

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

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	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?

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- You will get back any sales charges or fees you paid.

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Toll free: 1-800-668-4095
e-mail: individualwealth@equitable.ca
website: equitable.ca

Quick facts

Date fund created:	November 2025	Asset class:	Global Neutral Balanced
Total value:	N/A	Management expense ratio (MER):	2.14%
Net asset value per unit:	N/A	Managed by:	Franklin Templeton Investments Corp.
Number of units outstanding:	N/A	Portfolio turnover rate:	N/A
		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.

Top 10 investments

Since this Fund is new, this information is not available.

How risky is it?

The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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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

Since this Fund is new, this information is not available.

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

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	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					

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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

Date fund created:	November 2025	Asset class:	Global Equity Balanced
Total value:	N/A	Management expense ratio (MER):	2.14%
Net asset value per unit:	N/A	Managed by:	Franklin Templeton Investments Corp.
Number of units outstanding:	N/A	Portfolio turnover rate:	N/A
		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.

Top 10 investments

Since this Fund is new, this information is not available.

How risky is it?

The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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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

Since this Fund is new, this information is not available.

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?

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For more information

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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 June 30, 2025)

Date fund created: September 2013
 Total value: \$65,882,987
 Net asset value per unit: \$18.48
 Number of units outstanding: 3,565,097

Asset class: Global Equity Balanced
 Management expense ratio (MER): 2.56%
 Managed by: The Equitable Life Insurance Company of Canada
 Portfolio turnover rate: 74.04%
 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 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.

Top 10 investments (as of June 30, 2025)

1. Equitable Life Active Canadian Bond Fund
2. BMO S&P 500 Index ETF - CAD Units (ZSP)
3. Franklin International Equity Index ETF (FLUR)
4. SPDR Dow Jones Industrial Average ETF Trust (DIA)
5. Invesco QQQ ETF (QQQ)
6. BMO S&P/TSX Capped Composite Index ETF (ZCN)
7. Franklin Canadian Low Volatility High Dividend Index ETF (FLVC)
8. BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)
9. TD Q Canadian Dividend ETF (TQCD)
10. Cash and Cash Equivalents

Total investments: 11 securities

The top 10 investments make up 99.51% of the Fund.

How risky is it?

The value of your investments can go down.

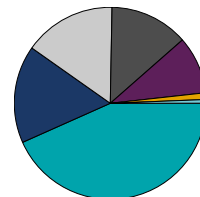
Low	Low to Medium	Medium	Medium to High	High
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Key investment risks: asset allocation risk, commodity risk, credit risk, currency, foreign currency and currency hedging risk, derivative risk, foreign investment risk, index risk, interest rate risk, issuer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

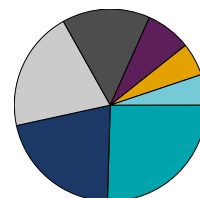
See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (June 30, 2025)

US Equity 43.3%
 International Equity 16.5%
 Canadian Government Bonds 15.5%
 Canadian Equity 13.2%
 Canadian Corporate Bonds 9.7%
 Other 1.1%
 Cash and Equivalents 0.6%



Fixed Income 25.5%
 Other 21.1%
 Technology 20.3%
 Financial Services 14.8%
 Consumer Services 7.6%
 Healthcare 5.5%
 Consumer Goods 5.1%



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.

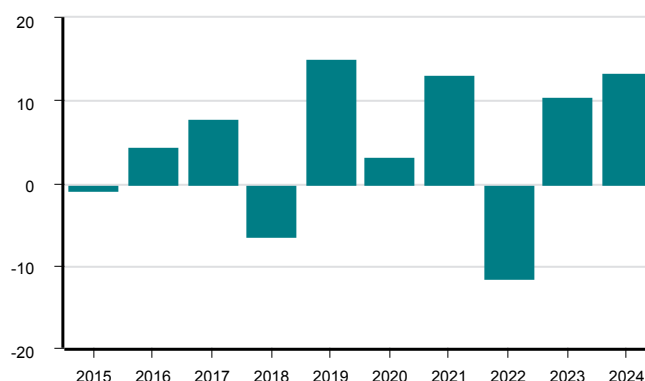
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund 10 years ago now has \$1,607.31. 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 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 the growth potential of equities with stability from fixed income investments
- Looking for a secure asset mix to steadily grow their investments
- 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%	2.56%	-
Estate Class	75%	100%	2.07%	0.12%	2.56%	0.30%
Protection Class	100%	100%	2.07%	0.12%	2.56%	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?

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- You will get back any sales charges or fees you paid.

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 website: equitable.ca

Quick facts (as of June 30, 2025)

Date fund created:	September 2013	Asset class:	Canadian Neutral Balanced
Total value:	\$15,716,037	Management expense ratio (MER):	2.43%
Net asset value per unit:	\$14.84	Managed by:	The Equitable Life Insurance Company of Canada
Number of units outstanding:	1,059,104	Portfolio turnover rate:	46.40%
		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 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.

Top 10 investments (as of June 30, 2025)

1. Equitable Life Active Canadian Bond Fund
2. BMO S&P/TSX Capped Composite Index ETF (ZCN)
3. BMO S&P 500 Index ETF - CAD Units (ZSP)
4. Franklin Canadian Low Volatility High Dividend Index ETF (FLVC)
5. Invesco QQQ ETF (QQQ)
6. SPDR Dow Jones Industrial Average ETF Trust (DIA)
7. TD Q Canadian Dividend ETF (TQCD)
8. Franklin International Equity Index ETF (FLUR)
9. Cash and Cash Equivalents
10. BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)

Total investments: 11 securities

The top 10 investments make up 99.52% of the Fund.

How risky is it?

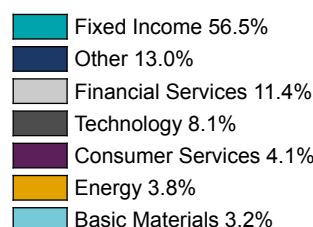
The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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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 (June 30, 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.

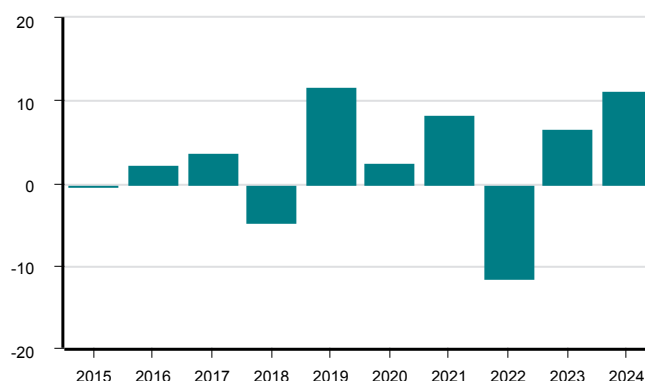
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund 10 years ago now has \$1,343.92. This works out to an average of 3.00% 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 additional security from the fixed income portion of their portfolio
- More conservative but want exposure to the growth potential of equities
- Seeking preservation of capital

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%	2.43%	-
Estate Class	75%	100%	2.05%	0.10%	2.43%	0.25%
Protection Class	100%	100%	2.05%	0.10%	2.43%	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?

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- 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 June 30, 2025)

Date fund created: **September 2013**
 Total value: **\$48,987,294**
 Net asset value per unit: **\$11.63**
 Number of units outstanding: **3,832,312**

Asset class: **Global Fixed Income**
 Management expense ratio (MER): **2.42%**
 Managed by: **Invesco Canada Ltd.**
 Portfolio turnover rate: **14.20%**
 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 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 June 30, 2025)

1. Ginnie Mae 6.00% 01-Jul-2055
2. Invesco Global Bond ETF (ICGB)
3. United Kingdom Government 4.25% 07-Jun-2032
4. Germany Government 2.30% 15-Feb-2033
5. Federal National Mortgage Assoc 6.00% 14-Jul-2025
6. Germany Government 15-Aug-2026
7. Germany Government 15-Feb-2032
8. Pershing Square Holdings Ltd 1.38% 01-Aug-2027
9. Fannie Mae or Freddie Mac 3.00% 01-Jul-2055
10. Netherlands Government 15-Jul-2030

Total investments: 557 securities

The top 10 investments make up 17.89% of the Fund.

How risky is it?

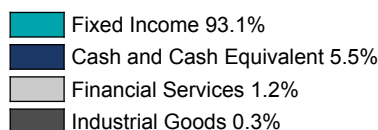
The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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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 (June 30, 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.

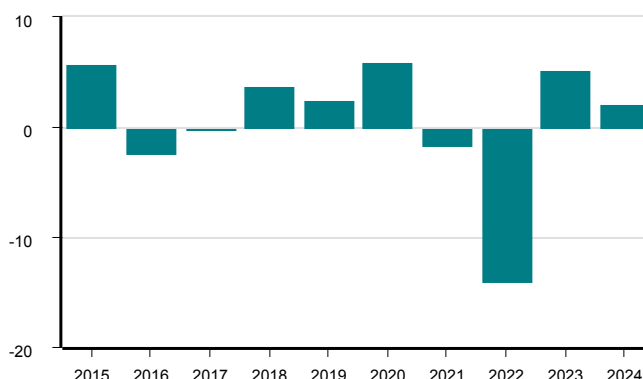
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund 10 years ago now has \$1,035.56. This works out to an average of 0.35% 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.
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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

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	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					

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

Quick facts (as of June 30, 2025)

Date fund created: May 2017
Total value: \$44,006,264
Net asset value per unit: \$16.02
Number of units outstanding: 2,747,301

Asset class: Global Equity
Management expense ratio (MER): 3.09%
Managed by: Invesco Canada Ltd.
Portfolio turnover rate: 21.97%
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 June 30, 2025)

1. Microsoft Corp
2. Invesco Canadian Dollar Cash Management Fund
3. Amazon.com Inc
4. 3i Group PLC
5. Meta Platforms Inc
6. NVIDIA Corp
7. Constellation Software Inc
8. Apple Inc
9. Canadian Pacific Kansas City Ltd
10. Taiwan Semiconductor Manufactrg Co Ltd

Total investments: 73 securities

The top 10 investments make up 35.83% of the Fund.

How risky is it?

The value of your investments can go down.

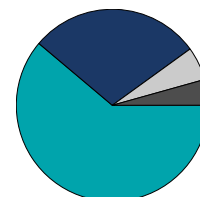
Low	Low to Medium	Medium	Medium to High	High
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Key investment risks: currency, foreign currency and currency hedging risk, emerging markets risk, foreign investment risk, issuer risk, large transaction risk, market risk, underlying fund risk

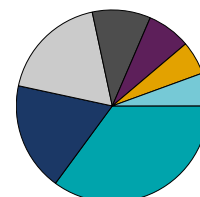
See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (June 30, 2025)

- US Equity 61.1%
- International Equity 28.9%
- Canadian Equity 5.6%
- Cash and Equivalents 4.3%



- Technology 35.1%
- Financial Services 18.3%
- Other 18.3%
- Industrial Services 9.8%
- Consumer Services 7.4%
- Healthcare 5.6%
- Industrial Goods 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.

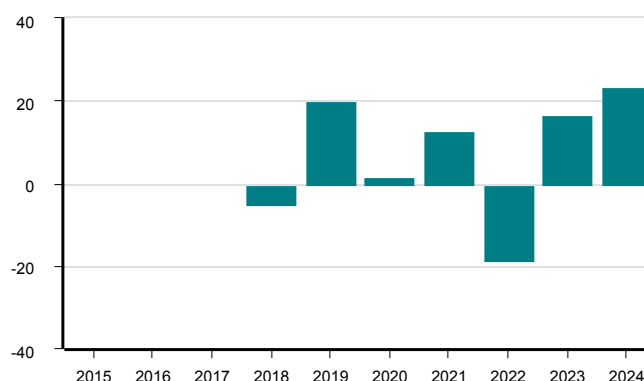
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund since inception now has \$1,602.01. This works out to an average of 6.00% a year.

Year-by-year returns

This chart shows how the Fund has performed since inception. Since inception, the Fund was up in value 5 years and down in value 2 years of the 7.



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?

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website: equitable.ca

Quick facts

Date fund created:	November 2025	Asset class:	Global Dividend & Income Equity
Total value:	N/A	Management expense ratio (MER):	2.75%
Net asset value per unit:	N/A	Managed by:	Invesco Canada Ltd.
Number of units outstanding:	N/A	Portfolio turnover rate:	N/A
		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

Since this Fund is new, this information is not available.

How risky is it?

The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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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

Since this Fund is new, this information is not available.

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

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Trailing commission

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	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					

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Toll free: 1-800-668-4095
e-mail: individualwealth@equitable.ca
website: equitable.ca

Quick facts (as of June 30, 2025)

Date fund created: August 2022
 Total value: \$257,548,746
 Net asset value per unit: \$18.42
 Number of units outstanding: 13,985,054

Asset class:
 Management expense ratio (MER):
 Managed by:
 Portfolio turnover rate:
 Minimum investment:

U.S. Equity 2.41%
 Invesco Canada Ltd. 22.42%
 \$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 June 30, 2025)

1. NVIDIA Corp
2. Microsoft Corp
3. Apple Inc
4. Broadcom Inc
5. Netflix Inc
6. Amazon.com Inc
7. Cisco Systems Inc
8. Tesla Inc
9. Advanced Micro Devices Inc
10. Alphabet Inc

Total investments: 93 securities

The top 10 investments make up 51.89% of the Fund.

How risky is it?

The value of your investments can go down.

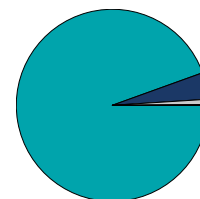
Low	Low to Medium	Medium	Medium to High	High
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Key investment risks: concentration risk, currency, foreign currency and currency hedging risk, ESG factor risk, foreign investment risk, index risk, issuer risk, market risk, underlying fund risk

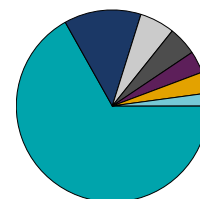
See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (June 30, 2025)

- US Equity 94.5%
- International Equity 4.5%
- Canadian Equity 0.9%
- Cash and Equivalents 0.1%



- Technology 66.9%
- Consumer Services 13.0%
- Consumer Goods 5.9%
- Healthcare 4.9%
- Telecommunications 3.7%
- Other 3.6%
- Industrial Services 2.1%



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.

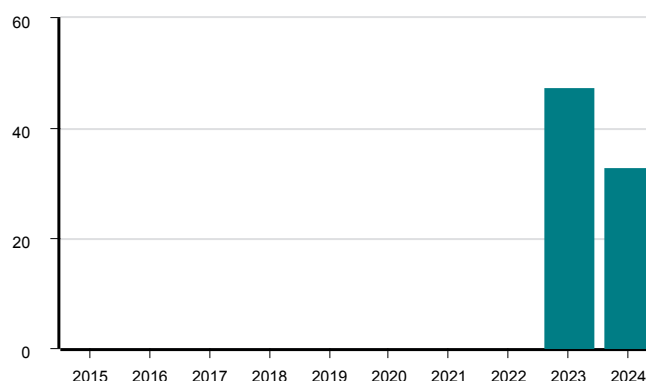
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund since inception now has \$1,841.54. This works out to an average of 24.02% 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 of the 2.



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
- 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.

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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.
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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.

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	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					

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Quick facts

Date fund created:	November 2025	Asset class:	U.S. Equity
Total value:	N/A	Management expense ratio (MER):	2.21%
Net asset value per unit:	N/A	Managed by:	Invesco Canada Ltd.
Number of units outstanding:	N/A	Portfolio turnover rate:	N/A
		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 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® 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

Since this Fund is new, this information is not available.

How risky is it?

The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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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

Since this Fund is new, this information is not available.

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%	2.21%	-
Estate Class	75%	100%	1.83%	0.20%	2.21%	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.

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Quick facts

Date fund created:	November 2025	Asset class:	U.S. Equity
Total value:	N/A	Management expense ratio (MER):	2.24%
Net asset value per unit:	N/A	Managed by:	Invesco Canada Ltd.
Number of units outstanding:	N/A	Portfolio turnover rate:	N/A
		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

Since this Fund is new, this information is not available.

How risky is it?

The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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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

Since this Fund is new, this information is not available.

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.

Equitable Invesco S&P 500 Equal Weight Index ETF



The Equitable Life Insurance Company of Canada - Equitable Guaranteed Investment Funds

November 15, 2025

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 US 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%	1.86%	0.20%	2.24%	-
Estate Class	75%	100%	1.86%	0.20%	2.24%	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.

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Quick facts (as of June 30, 2025)

Date fund created:	August 2022	Asset class:	U.S. Equity
Total value:	\$199,898,170	Management expense ratio (MER):	2.35%
Net asset value per unit:	\$15.20	Managed by:	Invesco Canada Ltd.
Number of units outstanding:	13,153,792	Portfolio turnover rate:	29.78%
		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 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® ESG 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 June 30, 2025)

1. NVIDIA Corp
2. Microsoft Corp
3. Apple Inc
4. Meta Platforms Inc
5. Alphabet Inc
6. Alphabet Inc
7. Eli Lilly and Co
8. Visa Inc
9. Exxon Mobil Corp
10. Mastercard Inc

Total investments: 324 securities

The top 10 investments make up 45.04% of the Fund.

How risky is it?

The value of your investments can go down.

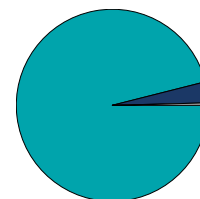
Low	Low to Medium	Medium	Medium to High	High
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Key investment risks: concentration risk, currency, foreign currency and currency hedging risk, ESG factor risk, foreign investment risk, index risk, issuer risk, market risk, underlying fund risk

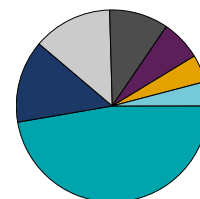
See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (June 30, 2025)

- US Equity 96.0%
- International Equity 3.5%
- Cash and Equivalents 0.4%



- Technology 47.3%
- Other 13.9%
- Financial Services 13.4%
- Healthcare 10.0%
- Consumer Services 6.8%
- Industrial Goods 4.6%
- Consumer Goods 4.1%



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.

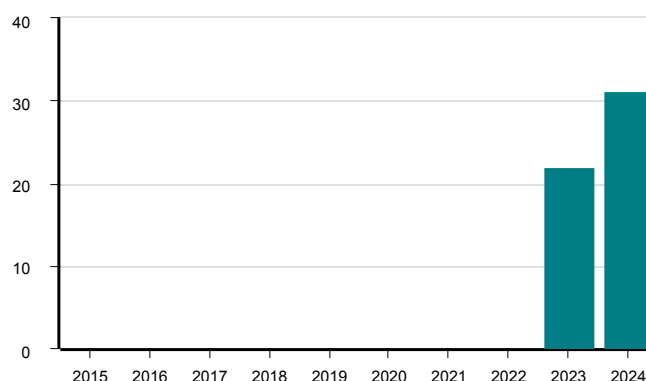
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund since inception now has \$1,519.73. This works out to an average of 15.90% 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 of the 2.



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?

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Quick facts

Date fund created:	November 2025	Asset class:	Canadian Equity
Total value:	N/A	Management expense ratio (MER):	2.50%
Net asset value per unit:	N/A	Managed by:	Invesco Canada Ltd.
Number of units outstanding:	N/A	Portfolio turnover rate:	N/A
		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

Since this Fund is new, this information is not available.

How risky is it?

The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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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

Since this Fund is new, this information is not available.

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.

Equitable Invesco S&P/TSX 60 Equal Weight Index ETF



The Equitable Life Insurance Company of Canada - Equitable Guaranteed Investment Funds

November 15, 2025

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%	2.50%	-
Estate Class	75%	100%	1.87%	0.20%	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.

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Quick facts (as of June 30, 2025)

Date fund created:	August 2022	Asset class:	Canadian Equity
Total value:	\$36,925,068	Management expense ratio (MER):	2.36%
Net asset value per unit:	\$13.41	Managed by:	Invesco Canada Ltd.
Number of units outstanding:	2,753,137	Portfolio turnover rate:	19.90%
		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 June 30, 2025)

1. Royal Bank of Canada
2. Enbridge Inc
3. Bank of Montreal
4. Canadian Pacific Kansas City Ltd
5. Bank of Nova Scotia
6. Canadian Imperial Bank of Commerce
7. Agnico Eagle Mines Ltd
8. Canadian National Railway Co
9. Manulife Financial Corp
10. TC Energy Corp

Total investments: 95 securities

The top 10 investments make up 46.70% of the Fund.

How risky is it?

The value of your investments can go down.

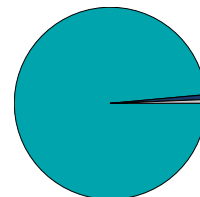
Low	Low to Medium	Medium	Medium to High	High
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Key investment risks: concentration risk, ESG factor risk, index risk, issuer risk, market risk, underlying fund risk

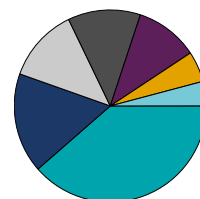
See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (June 30, 2025)

- Canadian Equity 98.6%
- Income Trust Units 0.8%
- Cash and Equivalents 0.6%



- Financial Services 38.6%
- Basic Materials 16.8%
- Other 12.4%
- Energy 12.2%
- Industrial Services 10.6%
- Consumer Services 5.2%
- Real Estate 4.1%



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.

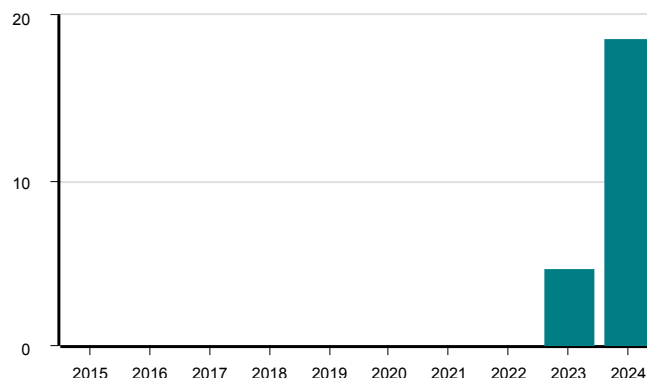
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund since inception now has \$1,341.05. This works out to an average of 10.90% 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 of the 2.



Equitable Invesco S&P/TSX Composite ESG Index ETF



The Equitable Life Insurance Company of Canada - Equitable Guaranteed Investment Funds

November 15, 2025

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?

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- 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.
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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.

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Quick facts (as of June 30, 2025)

Date fund created:	August 2022	Asset class:	Canadian Money Market
Total value:	\$263,628,073	Management expense ratio (MER):	1.34%
Net asset value per unit:	\$11.06	Managed by:	The Equitable Life Insurance Company of Canada
Number of units outstanding:	23,074,133	Portfolio turnover rate:	N/A
		Minimum investment:	\$25.00

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

What does this Fund invest in?

The Money Market Fund will invest 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 maximum income through short-term investments consistent with preservation of capital and liquidity.

Top 10 investments (as of June 30, 2025)

1. Cash and Cash Equivalents
2. Enbridge Gas Inc 3.31% 11-Sep-2025
3. Hydro One Inc 5.54% 20-Oct-2025
4. Canadian National Railway Co 2.80% 29-Jun-2025
5. North West Redwater Partnership 3.20% 24-Jan-2026
6. Federation Cisses Desjardins Qc 5.20% 01-Oct-2025
7. Enbridge Gas Inc 3.19% 17-Sep-2025
8. Wells Fargo & Co 2.98% 19-May-2026
9. National Bank of Canada 5.30% 03-Nov-2025
10. Royal Bank of Canada 3.37% 29-Sep-2025

Total investments: 24 securities

The top 10 investments make up 76.88% of the Fund.

How risky is it?

The value of your investments can go down.

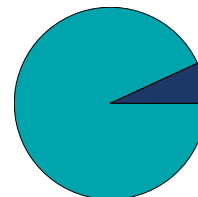
Low	Low to Medium	Medium	Medium to High	High
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Key investment risks: market risk

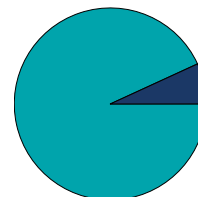
See the Contract Provisions and Information Folder for a full description of these principal risks.

Investment segmentation (June 30, 2025)

- Cash and Equivalents 93.2%
- Canadian Corporate Bonds 6.8%



- Cash and Cash Equivalent 93.2%
- Fixed Income 6.8%



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.

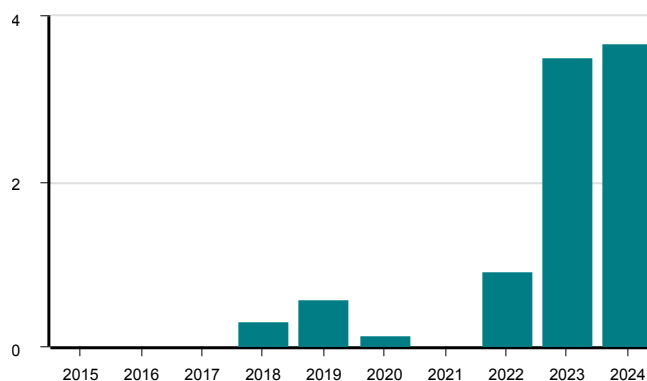
Note that this does not tell you how the Fund will perform in the future.

Average return

A person who invested \$1,000 in the Fund 10 years ago now has \$1,105.72. This works out to an average of 1.01% 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 flat 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:

- 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?

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- 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
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e-mail: individualwealth@equitable.ca
website: equitable.ca

Quick facts

Date fund created:	November 2025	Asset class:	Global Equity Balanced
Total value:	N/A	Management expense ratio (MER):	2.80%
Net asset value per unit:	N/A	Managed by:	RBC Global Asset Management Inc.
Number of units outstanding:	N/A	Portfolio turnover rate:	N/A
		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

Since this Fund is new, this information is not available.

How risky is it?

The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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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

Since this Fund is new, this information is not available.

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%	2.80%	-
Estate Class	75%	100%	2.42%	0.13%	2.80%	0.45%
Protection Class	100%	100%	2.42%	0.13%	2.80%	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?

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website: equitable.ca

Quick facts

Date fund created:	November 2025	Asset class:	Canadian Neutral Balanced
Total value:	N/A	Management expense ratio (MER):	2.50%
Net asset value per unit:	N/A	Managed by:	RBC Global Asset Management Inc.
Number of units outstanding:	N/A	Portfolio turnover rate:	N/A
		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

Since this Fund is new, this information is not available.

How risky is it?

The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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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

Since this Fund is new, this information is not available.

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

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	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					

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For more information

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e-mail: individualwealth@equitable.ca
website: equitable.ca

Quick facts

Date fund created:	November 2025	Asset class:	Canadian Equity
Total value:	N/A	Management expense ratio (MER):	2.00%
Net asset value per unit:	N/A	Managed by:	Vanguard Investments Canada Inc.
Number of units outstanding:	N/A	Portfolio turnover rate:	N/A
		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

Since this Fund is new, this information is not available.

How risky is it?

The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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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

Since this Fund is new, this information is not available.

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

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	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	1.67%	0.18%	2.00%	-
Estate Class	75%	100%	1.67%	0.18%	2.00%	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?

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For more information

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e-mail: individualwealth@equitable.ca
website: equitable.ca

Quick facts

Date fund created:	November 2025	Asset class:	Canadian Fixed Income
Total value:	N/A	Management expense ratio (MER):	2.14%
Net asset value per unit:	N/A	Managed by:	Vanguard Investments Canada Inc.
Number of units outstanding:	N/A	Portfolio turnover rate:	N/A
		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

Since this Fund is new, this information is not available.

How risky is it?

The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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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

Since this Fund is new, this information is not available.

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.

Equitable Vanguard Canadian Aggregate Bond Index ETF



The Equitable Life Insurance Company of Canada - Equitable Guaranteed Investment Funds

November 15, 2025

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%	2.14%	-
Estate Class	75%	100%	1.67%	0.09%	2.14%	0.25%
Protection Class	100%	100%	1.67%	0.09%	2.14%	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?

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website: equitable.ca

Quick facts

Date fund created:	November 2025	Asset class:	International Equity
Total value:	N/A	Management expense ratio (MER):	2.50%
Net asset value per unit:	N/A	Managed by:	Vanguard Investments Canada Inc.
Number of units outstanding:	N/A	Portfolio turnover rate:	N/A
		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

Since this Fund is new, this information is not available.

How risky is it?

The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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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

Since this Fund is new, this information is not available.

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.

Equitable Vanguard Developed All Cap ex North America Index ETF



The Equitable Life Insurance Company of Canada - Equitable Guaranteed Investment Funds

November 15, 2025

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%	2.50%	-
Estate Class	75%	100%	1.97%	0.13%	2.50%	0.45%
Protection Class	100%	100%	1.97%	0.13%	2.50%	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?

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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

Date fund created:	November 2025	Asset class:	Global Equity
Total value:	N/A	Management expense ratio (MER):	2.50%
Net asset value per unit:	N/A	Managed by:	Vanguard Investments Canada Inc.
Number of units outstanding:	N/A	Portfolio turnover rate:	N/A
		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.

Top 10 investments

Since this Fund is new, this information is not available.

How risky is it?

The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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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

Since this Fund is new, this information is not available.

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

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Quick facts

Date fund created:	November 2025	Asset class:	U.S. Equity
Total value:	N/A	Management expense ratio (MER):	2.34%
Net asset value per unit:	N/A	Managed by:	Vanguard Investments Canada Inc.
Number of units outstanding:	N/A	Portfolio turnover rate:	N/A
		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

Since this Fund is new, this information is not available.

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, index risk, market risk, underlying fund risk

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

Investment segmentation

Since this Fund is new, this information is not available.

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
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	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					

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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

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