Equitable®

Insurance | Investments | Group Benefits

Equitable GIF Fees and Fund Codes

Fund Codes	Investment Class 75/75			Estate Class 75/100			Protection Class 100/100		
	FEL	CB3	CB5	FEL	CB3	CB5	FEL	CB3	CB5
Fixed Income									
EQ Bond	6002	6202	6402	7002	7202	7402	8002	8202	8402
EQ Franklin Brandywine U.S. High Yield	6007	6207	6407	7007	7207	7407	8007	8207	8407
EQ Franklin Canadian Core Plus Bond	6060	6260	6460	7060	7260	7460	8060	8260	8460
EQ Invesco Global Bond	6011	6211	6411	7011	7211	7411	8011	8211	8411
EQ Money Market	6005	6205	6405	7005	7205	7405	8005	8205	8405
Balanced									
EQ Canoe Enhanced Income	6008	6208	6408	7008	7208	7408	8008	8208	8408
EQ Canoe Asset Allocation Portfolio	6004	6204	6404	7004	7204	7404	8004	8204	8404
EQ Dynamic U.S. Strategic Yield	6055	6255	6455	7055	7255	7455	8055	8255	8455
EQ Dynamic Value Balanced	6033	6233	6433	7033	7233	7433	8033	8233	8433
EQ Fidelity® Climate Leadership Balanced	6061	6261	6461	7061	7261	7461	8061	8261	8461
EQ Fidelity Global Equity + Balanced	6013	6213	6413	7013	7213	7413	8013	8213	8413
EQ Fidelity Tactical High Income	6014	6214	6414	7014	7214	7414	8014	8214	8414
EQ Franklin Cdn Monthly Income and Growth	6042	6242	6442	7042	7242	7442	8042	8242	8442
EQ Franklin ClearBridge Dividend Income	6016	6216	6416	7016	7216	7416	8016	8216	8416
EQ PH&N Balanced	6044	6244	6444	7044	7244	7444	8044	8244	8444
EQ PH&N Monthly Income	6023	6223	6423	7023	7223	7423	8023	8223	8423
Canadian Equities									
EQ Canoe Equity Portfolio	6022	6222	6422	7022	7222	7422	8022	8222	8422
EQ Dynamic Equity Income	6049	6249	6449	7049	7249	7449	8049	8249	8449
EQ Fidelity® Dividend	6012	6212	6412	7012	7212	7412	8012	8212	8412
EQ Fidelity® Special Situations	6017	6217	6417	7017	7217	7417	8017	8217	8417
EQ Fiera Canadian Equity	6015	6215	6415	7015	7215	7415	8015	8215	8415
EQ Franklin ClearBridge Canadian Equity	6040	6240	6440	7040	7240	7440	8040	8240	8440
EQ Franklin ClearBridge Cdn Small Cap	6018	6218	6418	7018	7218	7418	-	-	-
U.S. Equities									
EQ Brandes U.S. Equity	6047	6247	6447	7047	7247	7447	-	-	-
EQ Fidelity® U.S. Focused Stock	6063	6263	6463	7063	7263	7463	-	-	-
Foreign Equities									
EQ Brandes Global Equity	6001	6201	6401	7001	7201	7401	-	-	-
EQ Brandes International Equity	6003	6203	6403	7003	7203	7403	-	-	-
EQ Dynamic Global Real Estate	6069	6269	6469	7069	7269	7469	-	-	-
EQ Fidelity® Climate Leadership	6062	6262	6462	7062	7262	7462	8062	8262	8462
EQ Fidelity® Global Innovators	6067	6267	6467	7067	7267	7467	-	-	-
EQ Franklin ClearBridge Global Infrastructure Income	6068	6268	6468	7068	7268	7468	8068	8268	8468
EQ Invesco Global Companies	6050	6250	6450	7050	7250	7450	8050	8250	8450
EQ Invesco Global Equity Inc Advantage	6024	6224	6424	7024	7224	7424	8024	8224	8424

Equitable GIF Fees and Fund Codes

Fund Codes	Investment Class 75/75			Estate Class 75/100			Protection Class 100/100		
	FEL	CB3	CB5	FEL	CB3	CB5	FEL	CB3	CB5
Index Funds									
EQ Invesco NASDAQ 100 ESG Index ETF	6066	6266	6466	7066	7266	7466	–	–	–
EQ Invesco NASDAQ 100 Index ETF	6043	6243	6443	7043	7243	7443	–	–	–
EQ Invesco S&P 500 Equal Weight Index	6020	6220	6420	7020	7220	7420	–	–	–
EQ Invesco S&P 500 ESG Index ETF	6065	6265	6465	7065	7265	7465	8065	8265	8465
EQ Invesco S&P/TSX 60 Equal Weight Index ETF	6045	6245	6445	7045	7245	7445	–	–	–
EQ Invesco S&P/TSX Composite ESG Index ETF	6064	6264	6464	7064	7264	7464	8064	8264	8464
EQ Vanguard S&P 500 Index ETF	6034	6234	6434	7034	7234	7434	8034	8234	8434
EQ Vanguard Canada Index ETF	6029	6229	6429	7029	7229	7429	–	–	–
EQ Vanguard Dev All Cap ex North America Index ETF	6030	6230	6430	7030	7230	7430	8030	8230	8430
EQ Vanguard Canadian Aggregated Bond Index ETF	6027	6227	6427	7027	7227	7427	8027	8227	8427
EQ Vanguard Global All Cap ex Canada Index ETF	6031	6231	6431	7031	7231	7431	–	–	–
Portfolio Funds									
EQ Balanced	6037	6237	6437	7037	7237	7437	8037	8237	8437
EQ Growth	6039	6239	6439	7039	7239	7439	8039	8239	8439
EQ Income	6038	6238	6438	7038	7238	7438	8038	8238	8438
EQ Equity	6010	6210	6410	7010	7210	7410	-	-	-
EQ Franklin Conservative Inc. ETF Portfolio	6028	6228	6428	7028	7228	7428	8028	8228	8428
EQ Franklin Core ETF Portfolio	6026	6226	6426	7026	7226	7426	8026	8226	8426
EQ Franklin Growth ETF Portfolio	6032	6232	6432	7032	7232	7432	8032	8232	8432

FOR ADVISOR USE ONLY

Sustainable Investments include investments that intend to apply one or more Environmental, Social and Governance (ESG) principles in their investment strategy.

Equitable GIF Fees and Fund Codes

	Estimated MER[2]	Guarantee Fees[2]		
		Investment Class (75/75)	Estate Class (75/100)	Protection Class (100/100)
Fixed Income				
EQ Bond	2.11%	0.00%	0.20%	0.40%
EQ Franklin Brandywine U.S. High Yield	2.45%	0.00%	0.25%	0.50%
EQ Franklin Canadian Core Plus Bond	1.94%	0.00%	0.25%	0.50%
EQ Invesco Global Bond	2.42%	0.00%	0.25%	0.50%
EQ Money Market	1.34%	0.00%	0.15%	0.20%
Balanced				
EQ Canoe Asset Allocation Portfolio	2.70%	0.00%	0.50%	0.80%
EQ Canoe Enhanced Income	2.65%	0.00%	0.25%	0.50%
EQ Dynamic U.S. Strategic Yield	3.01%	0.00%	0.30%	0.70%
EQ Dynamic Value Balanced	2.94%	0.00%	0.30%	0.60%
EQ Fidelity® Climate Leadership Balanced	2.90%	0.00%	0.30%	0.60%
EQ Fidelity® Global Equity + Balanced	2.80%	0.00%	0.30%	0.60%
EQ Fidelity® Tactical High Income	2.85%	0.00%	0.45%	0.70%
EQ Franklin Cdn Monthly Income and Growth	2.71%	0.00%	0.25%	0.55%
EQ Franklin ClearBridge Dividend Income	2.70%	0.00%	0.25%	0.80%
EQ PH&N Balanced	2.80%	0.00%	0.45%	0.70%
EQ PH&N Monthly Income	2.50%	0.00%	0.30%	0.60%
Canadian Equities				
EQ Canoe Equity Portfolio	3.00%	0.00%	0.45%	0.70%
EQ Dynamic Equity Income	2.81%	0.00%	0.30%	0.90%
EQ Fidelity® Dividend	2.80%	0.00%	0.50%	0.80%
EQ Fidelity® Special Situations	3.05%	0.00%	0.50%	1.00%
EQ Fiera Canadian Equity	2.80%	0.00%	0.45%	0.70%
EQ Franklin ClearBridge Canadian Equity	2.80%	0.00%	0.30%	0.90%
EQ Franklin ClearBridge Cdn Small Cap	2.91%	0.00%	0.60%	-
US Equities				
EQ Brandes U.S. Equity	2.70%	0.00%	0.60%	-
EQ Fidelity® U.S. Focused Stock	2.83%	0.00%	0.65%	-
Foreign Equities				
EQ Brandes Global Equity	2.85%	0.00%	0.55%	-
EQ Brandes International Equity	2.85%	0.00%	0.55%	-
EQ Dynamic Global Real Estate	2.59%	0.00%	0.60%	-
EQ Fidelity® Climate Leadership	2.88%	0.00%	0.55%	0.90%
EQ Fidelity® Global Innovators	2.89%	0.00%	0.70%	-
EQ Franklin ClearBridge Global Infrastructure Inc	2.69%	0.00%	0.55%	0.90%
EQ Invesco Global Companies	3.09%	0.00%	0.55%	-
EQ Invesco Global Equity Inc Advantage	2.75%	0.00%	0.25%	0.50%

Equitable GIF Fees and Fund Codes

	Estimated MER[2]	Guarantee Fees[2]		
		Investment Class (75/75)	Estate Class (75/100)	Protection Class (100/100)
Index Funds				
EQ Invesco NASDAQ 100 ESG Index ETF	2.41%	0.00%	0.55%	-
EQ Invesco NASDAQ 100 Index ETF	2.42%	0.00%	0.55%	-
EQ Invesco S&P 500 Equal Weight Index	2.51%	0.00%	0.65%	-
EQ Invesco S&P 500 ESG Index ETF	2.35%	0.00%	0.55%	0.70%
EQ Invesco S&P/TSX 60 Equal Weight Index ETF	2.50%	0.00%	0.60%	-
EQ Invesco S&P/TSX Composite ESG Index ETF	2.36%	0.00%	0.45%	0.70%
EQ Vanguard S&P 500 Index ETF	2.34%	0.00%	0.55%	0.70%
EQ Vanguard Canada Index ETF	2.50%	0.00%	0.55%	-
EQ Vanguard Dev All Cap ex North America Index ETF	2.50%	0.00%	0.45%	0.70%
EQ Vanguard Canadian Aggregated Bond Index ETF	2.00%	0.00%	0.25%	0.50%
EQ Vanguard Global All Cap ex Canada Index ETF	2.50%	0.00%	0.45%	-
Portfolio Funds				
EQ Balanced	2.49%	0.00%	0.30%	0.55%
EQ Growth	2.56%	0.00%	0.30%	0.65%
EQ Income	2.43%	0.00%	0.25%	0.55%
EQ Equity	2.40%	0.00%	0.55%	-
EQ Franklin Conservative Inc. ETF Portfolio	2.40%	0.00%	0.25%	0.45%
EQ Franklin Core ETF Portfolio	2.40%	0.00%	0.45%	0.65%
EQ Franklin Growth ETF Portfolio	2.40%	0.00%	0.45%	0.65%

[1] Management Expense Ratios (MERs) are estimated based on figures as of November 15, 2025 and are unaudited. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales tax for the fund and for the underlying fund. For clients with larger contract values, a management fee reduction may be available through the Preferred Pricing Program. For details, please see the Equitable GIF Contract Provisions and Information Folder.

[2] Estate Class and Protection Class offerings are subject to guarantee fees in addition to MERs. The guarantee fees applicable to each fund are calculated and charged to the contract at each month-end.

This information is provided for information purposes only. Values and ratios change frequently and are not guaranteed; past performance does not guarantee future results.

Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value. Investors do not purchase an interest in underlying securities or funds but, rather, an individual variable insurance contract issued by The Equitable Life Insurance Company of Canada. There are risks involved with investing in segregated funds. Please read the Contract Provisions and Information Folder before investing for a description of risks relevant to each segregated fund and for a complete description of product features and guarantees. The terms of the Contract Provisions and Information Folder prevail in the event of an inconsistency with this document. Copies of the Contract and Information Folder are available from your financial advisor or equitable.ca.

® or ™ denotes a trademark of The Equitable Life Insurance Company of Canada.

2256 (2026/10/15)