



Universal Life Savings and Investment Options





Universal life combines cost-effective life insurance protection and tax-advantaged investment opportunities. Before making your investment choices, it's important to understand how comfortable you are with investment risk. Many people recommend taking a more conservative approach within an insurance policy in order to safeguard the death benefit. We offer a wide range of investment options that are well suited to not only building a conservative portfolio, but also adding long-term growth options for the more aggressive investor.

Designing your savings and investment portfolio

You can invest in any combination of the following:

- Daily Interest Account** The Daily Interest Account is similar to a typical savings account found at various financial institutions. The interest rate credited on premiums allocated to the Daily Interest Account will be determined by Equitable® from time to time but is guaranteed never to be less than 90% of the yield on 91-Day Government of Canada Treasury Bills, less 2%. Interest credited will never be negative.
- Guaranteed Deposit Accounts** A minimum investment of \$500 is required and can be invested for terms of 1, 5, and 10 years. Premiums allocated to the Guaranteed Deposit Accounts provide you with a guaranteed rate of interest for the term selected. Interest credited will never be negative.
- Linked Interest Options** Linked Interest Options provide the opportunity to have non-registered accounts that enjoy tax-advantaged earnings with performance that reflects domestic, global equity and bond markets. There are three types of Linked Interest Options available:

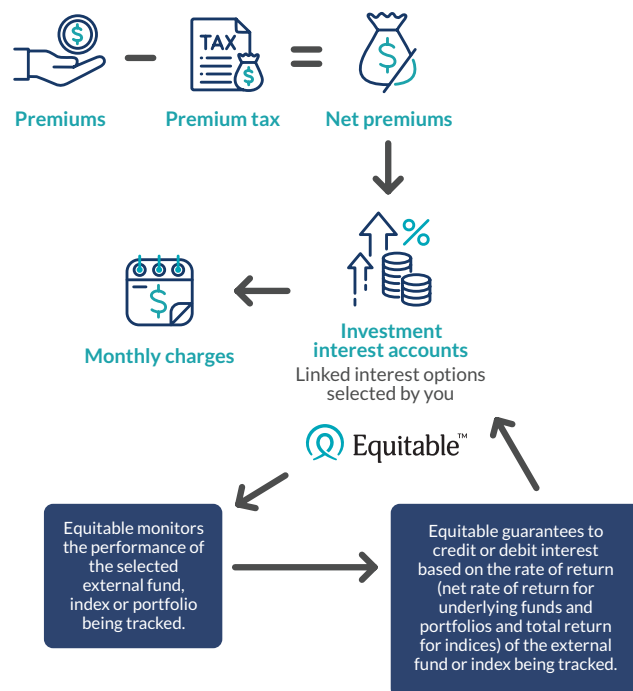
Index Interest Options	Performance Fund Interest Options	Portfolio Interest Options
Interest based on the movement of widely recognized indices.	Interest mirrors the performance of mutual funds managed by some of the world's best professional money managers.	Interest based on the performance of the Franklin Templeton Quotential Portfolios.

How do the linked interest options work?

With Linked Interest Options, you are not investing in or buying units in the Index, Performance or Portfolio Fund being tracked. Instead, net premiums allocated to the Linked Interest Options are invested in an interest bearing account on deposit with The Equitable Insurance Company of Canada. Charges are deducted monthly.

Equitable guarantees to credit or debit interest with an interest rate equal to:

- not less than 100% of the net rate of return of the Performance or Portfolio Funds being tracked, including the reinvestment of dividends, and
- not less than 100% of the comparative increase or decrease of the total return of the Index being tracked, including the reinvestment of dividends



Due to the variable nature of the market-based investments that are being tracked, the rate of interest can be either positive or negative depending on the movement of the applicable index, mutual fund or portfolio you select.

- A positive rate of return will result in a credit and will increase your account value.
- A negative rate of return will result in a debit and will decrease your account value

Starting Account Value	Rate of return of the fund being tracked	Your New Account Value
\$2,000	2%	\$2,040
	-3%	\$1,940

The performance you experience will depend on the amounts and timing of premiums relative to the index, mutual fund or portfolio being tracked by your Linked Interest Option(s). While Linked Interest Options may provide the potential for greater rates of return over the long term, there is an inherent risk in selecting them as investment options. Unlike investing in the Daily Interest Account or the Guaranteed Deposit Accounts where there are guarantees surrounding the credited interest rates, investments in the Linked Interest Options are NOT GUARANTEED. It is possible to receive negative interest, which will reduce your Account Value. Past performance of the indices, mutual funds or portfolios does not guarantee future results. Investment results will vary.

It is important to consider these factors and your risk tolerance when you make your Investment Interest Account selection. If you are planning to deposit a premium that is equal to or only slightly greater than the minimum premium for your policy, you should not be selecting any investment option that can have a negative return. In this case, you should limit your investment choices to the Daily Interest Account and the Guaranteed Deposit Accounts.

What's the right investment mix for you?

Your financial goals and objectives, time horizon, and attitudes towards risk all play a role in determining the investment mix or asset allocation that's right for you.

Completing the Investor Profiler Questionnaire (1190) will provide you with potential portfolios. Your financial advisor can assist you with reviewing your profile and selecting your investments.

- Design a portfolio by choosing from a combination of guaranteed investments, fixed income and equities in the proportions indicated.
- Or simply select the Portfolio Interest Option that best fits your profile.

Investment profile categories



Savings and investment options

Guaranteed Investment Options
<ul style="list-style-type: none"> • Daily Interest Account • Guaranteed Deposit Accounts (terms of 1, 5 and 10 years)
Fixed Income Exposure
<ul style="list-style-type: none"> • Performance Fund Interest Option – Canadian Bond • Performance Fund Interest Option – Global Fixed Income
Balanced Exposure
<ul style="list-style-type: none"> • Performance Fund Interest Option – Canadian • Performance Fund Interest Option – Global Balanced
Domestic Equity Exposure
<ul style="list-style-type: none"> • Index Interest Option – Canadian Equity • Performance Fund Interest Option – Canadian Value Stock • Performance Fund Interest Option – Large Cap Canadian Equity
U.S. Equity Exposure
<ul style="list-style-type: none"> • Index Interest Option – American Equity • Index Interest Option – U.S. Technologies • Index Interest Option – U.S. Blue Chip
Foreign Equity Exposure
<ul style="list-style-type: none"> • Performance Fund Interest Option – Global • Index Interest Option – European
Portfolio Interest Options
<ul style="list-style-type: none"> • Diversified Income Portfolio Interest Option (Conservative) • Balanced Income Portfolio Interest Option (Moderate Conservative) • Balanced Growth Portfolio Interest Option (Balanced Growth) • Growth Portfolio Interest Option (Growth) • Diversified Equity Portfolio Interest Option (Aggressive Growth)

Legend

Guaranteed
 Fixed Income
 Equity



What linked interest options are available on universal life plans?

The following pages outline the Linked Interest Options available under your universal life plan along with a Glossary of terms.

Asset Class	Volatility	Fund Name	Page
Fixed Income Exposure	Low	Performance Fund Interest Option – Canadian Bond	1
	Low to Moderate	Performance Fund Interest Option – Global Fixed Income	2
Balanced Exposure	Low to Moderate	Performance Fund Interest Option – Canadian	3
		Performance Fund Interest Option – Global Balanced	4
Domestic Equity Exposure	Moderate	Index Interest Option – Canadian Equity	5
		Performance Fund Interest Option – Canadian Value Stock	6
		Performance Fund Interest Option – Large Cap Canadian Equity	7
U.S. Equity Exposure	Moderate	Index Interest Option – American Equity	8
		Index Interest Option – U.S. Technologies	9
		Index Interest Option – U.S. Blue Chip	10
Foreign Equity Exposure	Moderate	Performance Fund Interest Option – Global	11
		Index Interest Option -- European	12
Portfolio Interest Options	Low	Diversified Income Portfolio Interest Option	13
	Low to Moderate	Balanced Income Portfolio Interest Option	14
		Balanced Growth Portfolio Interest Option	15
		Growth Portfolio Interest Option	16
	Moderate	Diversified Equity Portfolio Interest Option	17

While Equitable has made every effort to ensure the accuracy of the information presented here, the policy contract governs in all cases.

Universal Life Linked Interest Option Sheets Glossary



Type of Linked Interest Option
Name of Linked Interest Option
(External mutual fund, index or portfolio currently being tracked)

Full legal licensed name of insurance company | Date of Information

Quick Facts

Portfolio Manager:

An individual, or firm, who controls the assets within the external mutual fund, index or portfolio being tracked. The portfolio manager monitors and selects appropriate investments based on the investment objective of the fund or underlying fund.

Date of Inception:

The date of inception reflects the date on which the Linked Interest Option became available with Equitable Life's universal Life policies. It does not reflect the actual inception date for the Mutual Fund or Index being tracked

Asset Class:

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

Management Expense Ratio (MER):

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

What is the investment objective?

This section outlines the financial goal that the Portfolio Manager is working to achieve along with the type of investments they'll make and the strategy they'll follow to meet that objective.

Top 10 investments

The top 10 list reflects the top 10 holdings of the external mutual fund, index or portfolio being tracked.

How risky is it?

Low	Low to medium	Medium	Medium to high	High
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This chart indicates the risk by measuring the amount of price change in the fund, index or portfolio over a one month period. The value of your investments can go down. The level of risk that is suitable for you will depend on a number of factors such as your investment goals and risk tolerance. Speak to your advisor to determine the appropriate funds for you in your particular circumstances.

How has it performed?

This section shows the Linked Interest Option performance for the past 5 years and since the date the Linked Interest Option became available on Equitable Life's universal life policies.

Investment segmentation

The pie graph(s) show a breakdown of the investment portfolio of the external mutual fund, index or portfolio being tracked. It is segmented into appropriate subgroups and the percentage that is held in each subgroup.

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

Linked Interest Options are NOT Mutual Funds or Indexes; your clients are not acquiring units in a mutual or investment fund or other security. Your clients are placing funds on deposit, earning interest, with the general funds of Equitable Life. Performance is not guaranteed. Your clients may be credited positive or negative interest depending on the performance of the mutual fund or index being tracked. The mutual fund or index being tracked may change at any time. Linked Interest Option Administration Fees will apply.

Quick facts

Portfolio Manager:	The Equitable Life Insurance Company of Canada
Date of Inception:	May 12, 2013
Asset Class:	Canadian Fixed Income
Management Expense Ratio (MER):	0.89%

What is the investment objective?

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

Top 10 investments

(as of June 30, 2024)

1. Canada Housing Trust No 1 3.95% 15-Jun-2028
2. Canadian Government 1.25% 01-Jun-2030
3. Canada Government 2.00% 01-Jun-2032
4. Canada Government 2.75% 01-Dec-2055
5. Quebec Province 6.25% 01-Jun-2032
6. Canada Housing Trust No 1 2.65% 15-Dec-2028
7. Canada Government 2.75% 01-Dec-2048
8. Ontario Province 3.65% 02-Jun-2033
9. Ontario Province 2.65% 02-Dec-2050
10. Ontario Province 3.75% 02-Jun-2032

How risky is it?

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

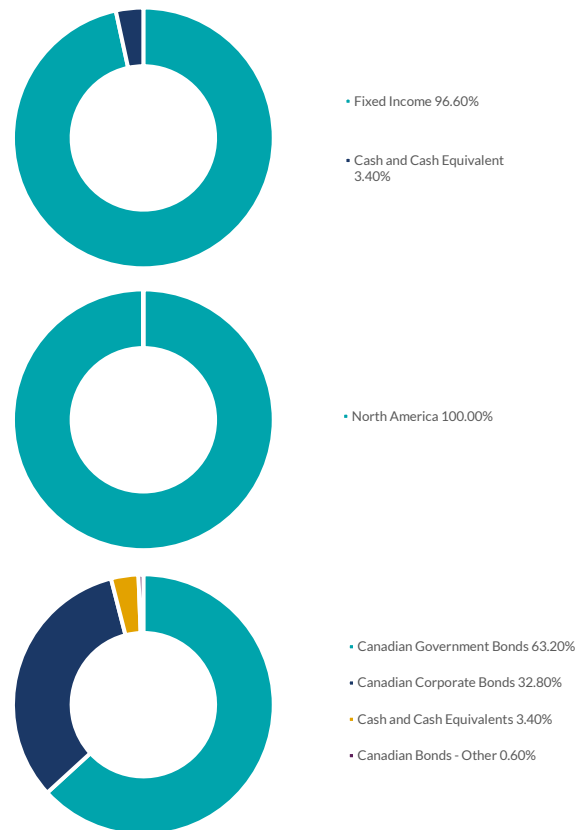
How has it performed?

Compound returns (In Canadian dollars as of June 28, 2024)	
1 month	1.11%
6 months	-0.60%
1 year	3.20%
2 years	2.99%
3 years	-2.61%
5 years	-0.59%
Since inception	3.28%

For current month returns, visit www.equitable.ca. Universal Life Rates & Performance can be found under Our Products / Universal Life / Resources. Past performance does not guarantee future results. Investment results will vary. The underlying fund or index being tracked may change at any time.

Investment segmentation

(as of June 30, 2024)



Quick facts

Portfolio Manager:	Invesco Canada Ltd.
Date of Inception :	April 2014
Asset Class:	Global Fixed Income
Management Expense Ratio (MER):	1.62%

What is the investment objective?

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

Top 10 investments

(as of June 30, 2024)

1. Invesco ESG Global Bond ETF, CAD Units
2. Government National Mortgage Association, 6.00%, due 7/1/54
3. United Kingdom Gilt, 4.25%, due 6/7/32
4. Uniform Mortgage-Back Securities, 6.00%, due 7/1/54
5. Bundesrepublik Deutschland Bundesanleihe, 2.30%, due 2/15/33
6. Bundesrepublik Deutschland Bundesanleihe, 0.00%, due 8/15/26
7. Bundesrepublik Deutschland Bundesanleihe, 0.00%, due 2/15/32
8. Canadian Dollar Cash Management Fund, Series I
9. French Republic bond, 0.50%, due 5/25/25
10. Uniform Mortgage-Backed Securities, 4.50%, due 7/1/54

How risky is it?

Low	Low to medium	Medium	Medium to high	High
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How has it performed?

Compound returns (In Canadian dollars as of June 28, 2024)	
1 month	0.71%
6 months	0.51%
1 year	5.46%
2 years	3.72%
3 years	-1.93%
5 years	-0.34%
Since inception	0.57%

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Investment segmentation

(as of June 30, 2024)



- Mortgage-backed securities 33.37%
- Foreign corporate bonds 32.61%
- Foreign government bonds 21.03%
- Canadian corporate bonds 11.84%
- Fixed-income exchange-traded funds 4.03%
- Asset-backed securities 1.51%
- Equities 1.27%
- Floating-rate loans 0.11%
- Short-term investments, cash & other net assets -5.77%



- United States 52.67%
- Canada 13.14%
- Other Countries 9.39%
- Germany 6.37%
- Netherlands 6.17%
- Cayman Islands 5.57%
- United Kingdom 5.39%
- Global 4.08%
- France 2.99%
- Short-term investments, cash and other net assets -5.77%

Quick Facts

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

What is the investment objective?

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

Top 10 Investments

(as of June 30, 2024)

1. Equitable Life Active Canadian Bond Fund
2. Franklin International Equity Index ETF (FLUR)
3. BMO S&P 500 Hedged to CAD Index ETF (ZUE)
4. BMO MSCI USA High Quality Index ETF (ZUQ)
5. BMO S&P/TSX Capped Composite Index ETF (ZCN)
6. Global X Equal Weight Canadian Bks Ind ETF (HBNK)
7. TD Q Canadian Dividend ETF (TQCD)
8. BMO Dow Jones Industrial Average Hgd to CAD (ZDJ)
9. SPDR Dow Jones Industrial Average ETF Trust (DIA)
10. iShares US Dividend Growers Index ETF C\$ Hgd (CUD)

How risky is it?

Low	Low to medium	Medium	Medium to high	High
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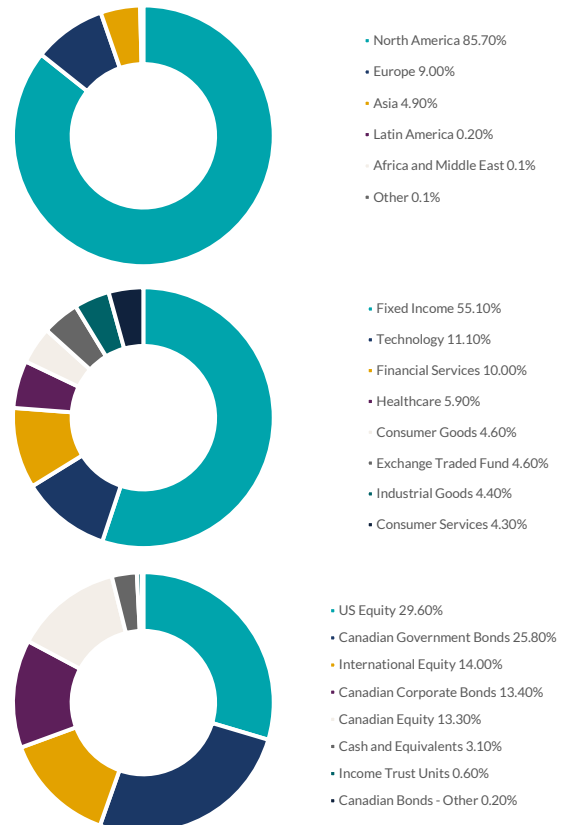
How has it performed?

Compound returns (In Canadian dollars as of June 28, 2024)	
1 month	0.67%
6 months	3.98%
1 year	7.87%
2 years	7.23%
3 years	1.25%
5 years	2.90%
Since inception	4.95%

For current month returns, visit www.equitable.ca. Universal Life Rates & Performance can be found under Our Products / Universal Life / Resources. Past performance does not guarantee future results. Investment results will vary. The fund or index being tracked may change at any time.

Investment Segmentation

(as of June 30, 2024)



Quick facts

Portfolio Manager:	Mackenzie Financial Corporation
Date of Inception:	May 12, 2003
Asset Class:	Global Equity Balanced
Management Expense Ratio (MER):	2.33%

What is the investment objective?

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

Top 10 investments

(as of June 30, 2024)

1. Alphabet Inc
2. Colgate-Palmolive Co
3. Danaher Corp
4. Berkshire Hathaway Inc
5. Brookfield Corp
6. United States Treasury 3.50% 02-15-2033
7. United States Treasury 3.88% 08-15-2033
8. Government of New Zealand 3.50% 04-14-2033
9. United States Treasury 0.13% 01-15-2032 Inflation Indexed
10. US Treasury 0.13% 02-15-2052 Inflation Indexed

How risky is it?

Low	Low to medium	Medium	Medium to high	High
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How has it performed?

Compound returns (In Canadian dollars as of June 28, 2024)	
1 month	1.74%
6 months	6.88%
1 year	9.59%
2 years	10.02%
3 years	0.12%
5 years	0.04%
Since inception	3.81%

For current month returns, visit www.equitable.ca. Universal Life Rates & Performance can be found under Our Products / Universal Life / Resources. Past performance does not guarantee future results. Investment results will vary. The underlying fund or index being tracked may change at any time.

Investment segmentation

(as of June 30, 2024)



- Fixed Income 21.30%
- Consumer Staples 14.50%
- Financials 14.40%
- Health Care 14.40%
- Information Technology 13.60%
- Industrials 7.10%
- Consumer Discretionary 7.00%
- Cash & Equivalents 3.90%
- Communication Services 3.00%
- Materials 0.80%



- United States 52.20%
- Other 16.70%
- United Kingdom 9.30%
- Canada 6.90%
- Switzerland 4.20%
- Japan 3.40%
- Mexico 1.90%
- New Zealand 1.50%
- Cash & Equivalents 3.90%

Quick facts

Portfolio Manager:	Maintained by the S&P/TSX Canadian Index Committee
Date of Inception:	November 14, 1994
Asset Class:	Canadian Equity

What is the investment objective?

Represents leading companies in leading industries, this tracked index covers approximately 73% of Canada's equity market capitalization. Its 60 stocks make it ideal for large cap coverage and a cost-effective way to achieve Canadian equity exposure.

Top 10 investments

(as of June 28, 2024)

1. Royal Bank of Canada
2. Toronto Dominion Bank
3. Shopify Inc
4. Canadian Natural Resources Ltd
5. Enbridge Inc
6. Canadian Pacific Kansas City Ltd
7. Canadian National Railway
8. Bank of Montreal
9. Brookfield Corporation
10. Constellation Software Inc.

How risky is it?

Low	Low to medium	Medium	Medium to high	High
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This is a Linked Interest Option. It is not a Mutual fund or Index. You are not acquiring an interest in any investments tracked by this designated index or purchasing any units or legal interest in any security. You are placing funds on deposit, earning interest with the general funds of Equitable. Interest is based on the performance of S&P/TSX60 Total Return Index.

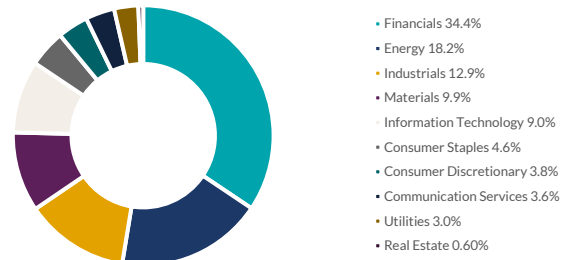
How has it performed?

Compound returns (In Canadian dollars as of June 28, 2024)	
1 month	-1.77%
6 months	4.90%
1 year	11.18%
2 years	10.42%
3 years	5.97%
5 years	9.40%
Since inception	8.20%

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Investment segmentation

(as of June 28, 2024)



Quick facts

Portfolio Manager:	Currently tracking Franklin Bissett Canadian Equity Fund, series A.
Date of Inception:	May 12, 2003
Asset Class:	Canadian Equity
Management Expense Ratio (MER):	2.15%

What is the investment objective?

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

Top 10 investments

(as of June 30, 2024)

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

How risky is it?

Low	Low to medium	Medium	Medium to high	High
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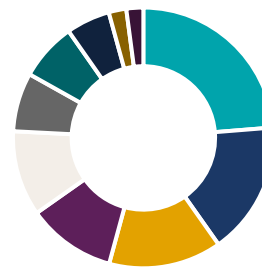
How has it performed?

Compound returns (In Canadian dollars as of June 28, 2024)	
1 month	-1.08%
6 months	4.50%
1 year	8.42%
2 years	6.32%
3 years	3.73%
5 years	3.25%
Since inception	5.09%

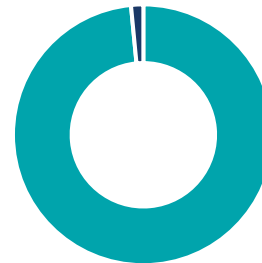
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Investment segmentation

(as of June 30, 2024)

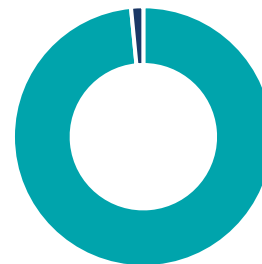


- Financials 23.72%
- Industrials 16.50%
- Energy 14.01%
- Consumer Staples 11.01%
- Utilities 10.58%
- Materials 7.30%
- Information Technology 7.16%
- Communication Services 5.44%
- Consumer Discretionary 2.18%
- Real Estate 2.10%



- North America 98.48%

- Cash and Cash Equivalents 1.52%



- Equity 98.48%

- Cash and Cash Equivalents 1.52%

Quick facts

Portfolio Manager:	1832 Asset Management L.P
Date of Inception:	May 12, 2003
Asset Class:	Canadian Focused Equity
Management Expense Ratio (MER):	2.13%

What is the investment objective?

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

Top 10 investments

(as of June 30, 2024)

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

How risky is it?

Low	Low to medium	Medium	Medium to high	High
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How has it performed?

Compound returns (In Canadian dollars as of June 28, 2024)	
1 month	-1.09%
6 months	4.25%
1 year	6.95%
2 years	6.67%
3 years	4.41%
5 years	4.86%
Since inception	4.98%

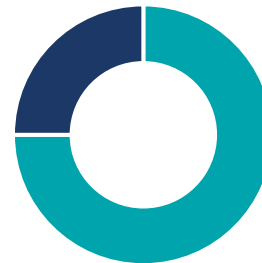
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Investment segmentation

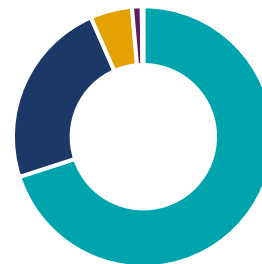
(as of June 30, 2024)



- Financials 30.10%
- Industrials 13.60%
- Energy 7.90%
- Information Technology 7.70%
- Consumer Discretionary 6.80%
- Energy Infrastructure 6.40%
- Utilities 6.00%
- Communication Services 4.90%
- Consumer Staples 4.80%
- Real Estate 4.20%
- Materials 3.90%
- Other 2.50%



- Canada 74.10%
- United States 24.70%



- Common Stocks-CDN 70.00%
- Common Stocks-US 23.40%
- Real Estate Investment Trusts 5.20%
- Cash, Short-Term Investments & Other Net Assets 1.20%
- Private Capital 0.20%

Quick facts

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

What is the investment objective?

Widely regarded as the best single gauge of the U.S. equities market, this Index includes 500 leading companies in leading industries in the U.S. economy. Although it focuses on the large cap segment of the market, with approximately 80% coverage of U.S. equities, it is also an ideal proxy for the total market.

Top 10 investments

(as of June 30, 2024)

1. Microsoft Corporation
2. NVIDIA corp
3. Apple Inc.
4. Amazon.com Inc.
5. Meta Platforms Inc. Class A
6. Alphabet Inc. Class A
7. Alphabet Inc. Class C
8. Berkshire Hathaway Inc. Class B
9. Eli Lilly + Co
10. Broadcom Inc

How risky is it?

Low	Low to medium	Medium	Medium to high	High
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How has it performed?

Compound returns (In Canadian dollars as of June 28, 2024)	
1 month	3.97%
6 months	19.31%
1 year	28.76%
2 years	25.79%
3 years	13.71%
5 years	16.08%
Since inception	7.57%

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Investment segmentation

(as of June 30, 2024)



- Information Technology 32.44%
- Financials 12.42%
- Health Care 11.73%
- Consumer Discretionary 9.96%
- Communication Services 9.35%
- Industrials 8.13%
- Consumer Staples 5.77%
- Energy 3.65%
- Utilities 2.25%
- Materials 2.16%
- Real Estate 2.15%

Quick facts

Portfolio Manager:	Maintained by NASDAQ
Date of Inception:	October 13, 2000
Asset Class:	U.S. Equity

What is the investment objective?

Includes 100 of the largest domestic and international non-financial securities listed on The Nasdaq Stock Market based on market capitalization. The Index reflects companies across major industry groups including computer hardware and software, telecommunications, retail/wholesale trade and biotechnology. It does not contain securities of financial companies including investment companies.

Top 10 investments

(as of June 28, 2024)

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

How risky is it?

Low	Low to medium	Medium	Medium to high	High
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This is a Linked Interest Option. It is not a Mutual fund or Indices. You are not acquiring an interest in any investments tracked by this designated index or purchasing any units or legal interest in any security. You are placing funds on deposit, earning interest with the general funds of Equitable Life. Interest is based on the performance of NASDAQ 100 Total Return Index.

How has it performed?

Compound returns (In Canadian dollars as of June 28, 2024)	
1 month	6.66%
6 months	21.57%
1 year	35.19%
2 years	35.98%
3 years	15.25%
5 years	22.86%
Since inception	8.23%

For current month returns, visit www.equitable.ca. Universal Life Rates & Performance can be found under Our Products / Universal Life / Resources. Past performance does not guarantee future results. Investment results will vary. The underlying fund or index being tracked may change at any time.

Investment segmentation

(as of June 28, 2024)



- Information Technology 51.6%
- Communication Services 15.7%
- Consumer Discretionary 12.6%
- Health Care 6.1%
- Consumer Staples 6.0%
- Industrials 4.3%
- Materials 1.4%
- Utilities 1.2%
- Energy 0.5%
- Financials 0.4%
- Real Estate 0.2%

Quick facts

Portfolio Manager:	Maintained by Dow Jones Indexes
Date of Inception:	September 24, 2001
Asset Class:	U.S. Equity

What is the investment objective?

To represent large and well-known U.S. companies. Covers all industries with the exception of Transportation and Utilities.

Top 10 investments

(as of June 28, 2024)

1. UnitedHealth Group Inc
2. Goldman Sachs group Inc
3. Microsoft Corp
4. Home Depot Inc
5. Caterpillar Inc
6. Amgen Inc
7. Visa Inc Class A Shares
8. Salesforce Inc
9. McDonalds Corp
10. American Express Co

How risky is it?

Low	Low to medium	Medium	Medium to high	High
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How has it performed?

Compound returns (In Canadian dollars as of June 28, 2024)	
1 month	1.60%
6 months	8.44%
1 year	19.94%
2 years	18.64%
3 years	10.00%
5 years	11.32%
Since inception	8.49%

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Investment segmentation

(as of June 28, 2024)



- Financials 22.70%
- Information Technology 19.58%
- Health Care 18.33%
- Consumer Discretionary 14.57%
- Industrials 13.95%
- Consumer Staples 4.98%
- Energy 2.63%
- Communications Services 2.36%
- Materials 0.89%

Quick facts

Portfolio Manager:	Franklin Templeton Investments Corp.
Date of Inception:	November 1, 1995
Asset Class:	Global Equity
Management Expense Ratio (MER):	2.43%

What is the investment objective?

Long-term capital appreciation by investing primarily in equity securities of companies around the world and fixed income securities issued by governments or companies of any country. May invest in any country or industry in any proportion. The Fund's Series A (Hedged) seeks to minimize the impact of currency fluctuations.

Top 10 investments

(as of June 30, 2024)

1. AstraZeneca PLC
2. Micron Technology Inc
3. Rolls-Royce Holdings PLC
4. Amazon.com, Inc
5. Alphabet Inc
6. Taiwan Semiconductor Manufacturing Co Ltd
7. UnitedHealth Group Inc
8. Target Corp
9. Samsung Electronics Co Ltd
10. TJX Cos Inc/The

How risky is it?

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

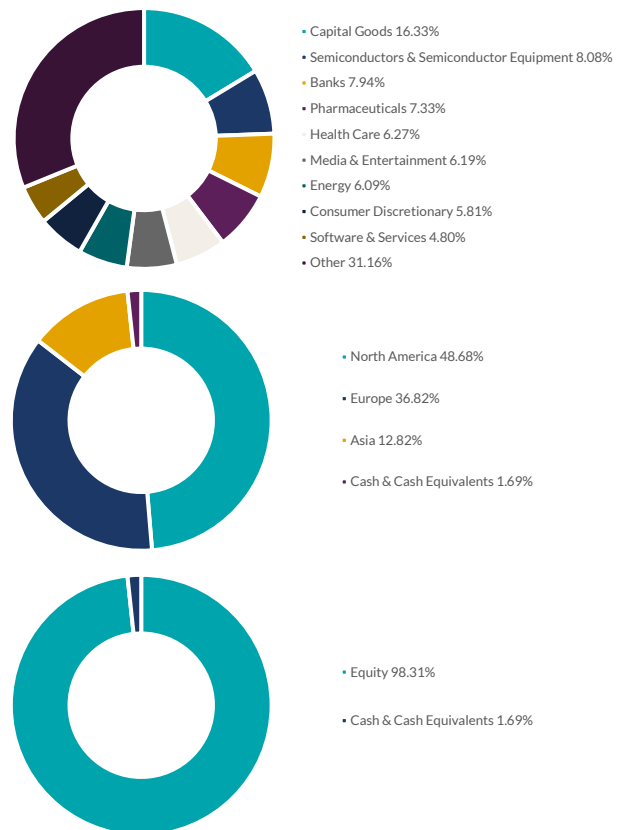
How has it performed?

Compound returns (In Canadian dollars as of June 28, 2024)	
1 month	-1.09%
6 months	8.81%
1 year	15.92%
2 years	17.35%
3 years	5.18%
5 years	5.70%
Since inception	5.09%

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Investment segmentation

(as of June 30, 2024)



Quick facts

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

What is the investment objective?

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

Top 10 investments

(as of June 30, 2024)

1. SAP
2. Sanofi
3. ASML HLDG
4. Hermes International
5. LVMH Moët Hennessy
6. L'Oreal
7. Iberdrola
8. Deutsche Telekom
9. Air Liquide
10. Industria de Diseno Textil SA

How risky is it?

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

How has it performed?

Compound returns (In Canadian dollars as of June 28 2024)	
1 month	-1.17%
6 months	9.15%
1 year	13.70%
2 years	20.74%
3 years	5.21%
5 years	6.96%
Since inception	2.86%

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Investment segmentation

(as of June 30, 2024)



- Consumer Products & Services 16.90%
- Technology 16.40%
- Health Care 10.80%
- Industrial Goods & Services 8.80%
- Banks 6.30%
- Telecommunications 6.10%
- Chemicals 6.00%
- Food, Beverage & Tobacco 5.20%
- Insurance 5.00%
- Utilities 4.00%
- Other 14.50%



- France 38.60%
- Germany 24.00%
- Netherlands 13.90%
- Spain 9.80%
- Italy 4.70%
- Belgium 3.90%
- Ireland 2.70%
- Finland 1.90%
- Portugal 0.40%
- Austria 0.30%

Quick Facts

Portfolio Manager:	Franklin Templeton Investments Corp.
Date of Inception:	June 14, 2004
Asset Class:	Global Fixed Income Balanced
Management Expense Ratio (MER):	1.73%

What is the investment objective?

High current income and some long-term capital appreciation by investing primarily in a diversified mix of income and bond mutual funds.

Top 10 Investments

(as of June 30, 2024)

1. Franklin Canadian Core Plus Bond Fund
2. Franklin Canadian Government Bond Fund
3. Franklin Global Core Bond Fund ETF Series
4. Franklin Canadian Short Term Bond Fund
5. Franklin Western Asset Core Plus Bond Fund
6. Franklin Brandywine Global Sustainable IncomeOptimise
7. Franklin U.S. Core Equity Fund
8. Franklin FTSE U.S. Index ETF
9. Franklin ClearBridge Canadian Equity Fund
10. Franklin Canadian Core Equity Fund

How risky is it?

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

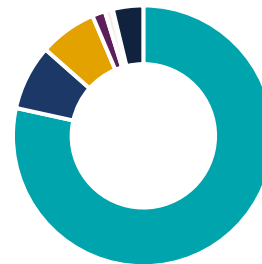
How has it performed?

Compound returns (In Canadian dollars as of June 28, 2024)	
1 month	0.99%
6 months	2.46%
1 year	6.51%
2 years	5.51%
3 years	-0.55%
5 years	1.26%
Since inception	3.29%

For current month returns, visit www.equitable.ca. Universal Life Rates & Performance can be found under Our Products / Universal Life / Resources. Past performance does not guarantee future results. Investment results will vary. Investment results will vary. The fund or index being tracked may change at any time.

Investment Segmentation

(as of June 30, 2024)



- North America 78.43%
- Emerging Market 8.08%
- Europe 7.11%
- Japan 1.60%
- Pacific ex-Japan 0.86%
- Supranational 0.15%
- Other 0.00%
- Cash and Cash Equivalents 3.77%



- Information Technology 20.56%
- Financials 18.71%
- Industrials 12.21%
- Health Care 9.28%
- Consumer Discretionary 8.36%
- Energy 7.43%
- Consumer Staples 7.20%
- Communication Services 6.08%
- Materials 5.48%
- Utilities 2.89%
- Real Estate 1.81%



- Fixed Income 70.35%
- Equity 25.88%
- Cash & Cash Equivalents 3.77%

Quick Facts

Portfolio Manager:	Franklin Templeton Investments Corp.
Date of Inception:	June 14, 2004
Asset Class:	Global Neutral Balanced
Management Expense Ratio (MER):	2.00%

What is the investment objective?

A balance of current income and long-term capital appreciation by investing in a diversified mix of equity and income mutual funds, with a bias towards income.

Top 10 Investments

(as of June 30, 2024)

1. Franklin Canadian Core Plus Bond Fund
2. Franklin Canadian Government Bond Fund
3. Franklin Global Core Bond Fund ETF Series
4. Franklin U.S. Core Equity Fund
5. Franklin FTSE U.S. Index ETF
6. Franklin ClearBridge Canadian Equity Fund
7. Franklin Short Term Bond Fund
8. Franklin Western Asset Core Plus Bond Fund
9. Franklin Brandywine Global Sustainable Income Optimiser Fund
10. Franklin Canadian Core Equity Fund

How risky is it?

Low	Low to medium	Medium	Medium to high	High
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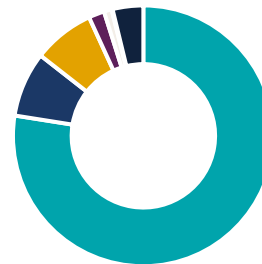
How has it performed?

Compound returns (In Canadian dollars as of June 28, 2024)	
1 month	1.03%
6 months	4.12%
1 year	8.38%
2 years	7.25%
3 years	0.64%
5 years	2.70%
10 years	3.81%

For current month returns, visit www.equitable.ca. Universal Life Rates & Performance can be found under Our Products / Universal Life / Resources. Past performance does not guarantee future results. Investment results will vary. The fund or index being tracked may change at any time.

Investment Segmentation

(as of June 30, 2024)



- North America 77.49%
- Emerging Market 8.06%
- Europe 7.61%
- Japan 1.95%
- Pacific ex-Japan 0.96%
- Supranational 0.12%
- Other 0.00%
- Cash and Cash Equivalents 3.80%



- Information Technology 20.72%
- Financials 18.51%
- Industrials 12.31%
- Health Care 9.35%
- Consumer Discretionary 8.42%
- Consumer Staples 7.26%
- Energy 7.08%
- Communication Services 6.12%
- Materials 5.52%
- Utilities 2.90%
- Real Estate 1.82%



- Fixed Income 55.69%
- Equity 40.51%
- Other 0.01%
- Cash & Cash Equivalents 3.80%

Quick Facts

Portfolio Manager:	Franklin Templeton Investments Corp.
Date of Inception:	June 14, 2004
Asset Class:	Global Equity Balanced
Management Expense Ratio (MER):	2.04%

What is the investment objective?

A balance of current income and long-term capital appreciation by investing in a diversified mix of equity and income mutual funds, with a bias towards capital appreciation.

Top 10 Investments

(as of June 30, 2024)

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

How risky is it?

Low	Low to medium	Medium	Medium to high	High
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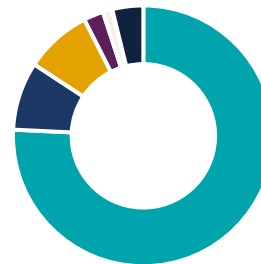
How has it performed?

Compound returns (In Canadian dollars as of June 28, 2024)	
1 month	1.12%
6 months	6.55%
1 year	11.32%
2 years	10.08%
3 years	2.50%
5 years	4.68%
Since inception	4.54%

For current month returns, visit www.equitable.ca. Universal Life Rates & Performance can be found under Our Products / Universal Life / Resources. Past performance does not guarantee future results. Investment results will vary. The fund or index being tracked may change at any time.

Investment Segmentation

(as of June 30, 2024)



- North America 75.76%
- Europe 8.47%
- Emerging Market 8.30%
- Japan 2.45%
- Pacific ex-Japan 1.11%
- Supranational 0.07%
- Other 0.00%
- Cash and Cash Equivalents 3.84%



- Information Technology 20.81%
- Financials 18.39%
- Industrials 12.36%
- Health Care 9.39%
- Consumer Discretionary 8.46%
- Consumer Staples 7.29%
- Energy 6.87%
- Communication Services 6.15%
- Materials 5.54%
- Utilities 2.9%
- Real Estate 1.83%



- Equity 60.06%
- Fixed Income 36.09%
- Other 0.01%
- Cash & Cash Equivalents 3.84%

Quick Facts

Portfolio Manager:	Franklin Templeton Investments Corp.
Date of Inception:	June 14, 2004
Asset Class:	Global Equity Balanced
Management Expense Ratio (MER):	2.04%

What is the investment objective?

Long-term capital appreciation by investing primarily in a diversified mix of equity mutual funds, with additional stability derived from investing in fixed income mutual funds.

Top 10 Investments

(as of June 30, 2024)

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

How risky is it?

Low	Low to medium	Medium	Medium to high	High
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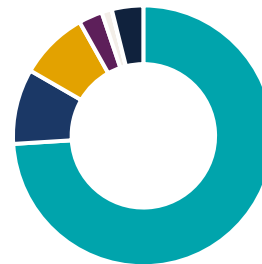
How has it performed?

Compound returns (In Canadian dollars as of June 28, 2024)	
1 month	1.21%
6 months	9.04%
1 year	14.38%
2 years	13.00%
3 years	4.42%
5 years	6.71%
Since inception	4.79%

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Investment Segmentation

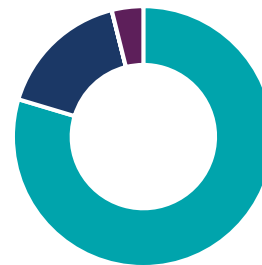
(as of June 30, 2024)



- North America 74.01%
- Europe 9.32%
- Emerging Market 8.54%
- Japan 2.95%
- Pacific ex-Japan 1.25%
- Supranational 0.03%
- Other 0.00%
- Cash & Cash Equivalents 3.90%



- Information Technology 20.86%
- Financials 18.32%
- Industrials 12.39%
- Health Care 9.41%
- Consumer Discretionary 8.48%
- Consumer Staples 7.30%
- Energy 6.77%
- Communication Services 6.17%
- Materials 5.56%
- Utilities 2.91%
- Real Estate 1.83%



- Equity 79.63%
- Fixed Income 16.46%
- Other 0.02%
- Cash & Cash Equivalents 3.90%

Quick Facts

Portfolio Manager:	Franklin Templeton Investments Corp.
Date of Inception:	June 14, 2004
Asset Class:	Global Equity
Management Expense Ratio (MER):	2.16%

What is the investment objective?

Long-term capital appreciation by investing primarily in a diversified mix of global equity mutual funds.

Top 10 Investments

(as of June 30, 2024)

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

How risky is it?

Low	Low to medium	Medium	Medium to high	High
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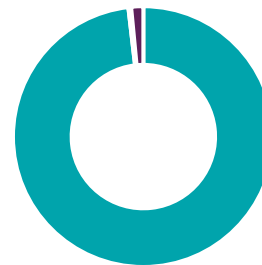
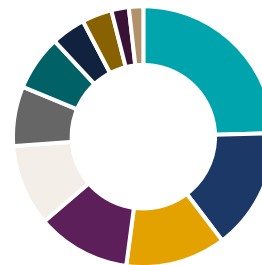
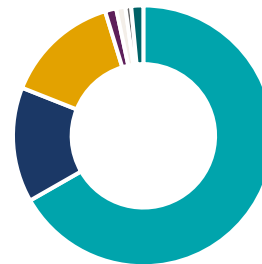
How has it performed?

Compound returns (In Canadian dollars as of June 28, 2024)	
1 month	1.93%
6 months	12.63%
1 year	18.72%
2 years	17.82%
3 years	5.83%
5 years	8.78%
Since inception	5.55%

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Investment Segmentation

(as of June 30, 2024)



Notes:

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

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