



PIVOTAL SOLUTIONS Fund Facts

Performance as of
December 31, 2024





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

Date of Inception:	October 1994	Asset Class:	Canadian Money Market
Total Value:	\$7,913,871	Management Expense Ratio (MER):	1.50%
Net Asset Value per Unit:	\$15.15	Managed by:	The Equitable Life Insurance Company of Canada
Number of Units Outstanding:	522,437	Portfolio Turnover Rate:	N/A
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

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

1. Cash and Cash Equivalents
2. Federation Csse Desjardins Qc 5.20% 01-Oct-2025
3. Bank of Montreal 2.37% 17-Jan-2025
4. Canadian National Railway Co 2.80% 22-Jun-2025
5. Enbridge Gas Inc 3.19% 17-Sep-2025
6. Ontario Power Generation Inc 2.89% 08-Mar-2025
7. Toyota Credit Canada Inc 2.11% 26-Feb-2025
8. Wells Fargo & Co 3.87% 21-May-2025
9. Hydro One Inc 2.97% 26-Apr-2025
10. Honda Canada Finance 3.60% 02-May-2025

Total Investments: 24 securities

The top 10 investments make up 68.50% 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: N/A

Note: There may be other applicable risks. See the Contract and Information Folder for a description of investment risks.

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. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2024)

Canada 100.0%

Cash and Cash Equivalent 100.0%

How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

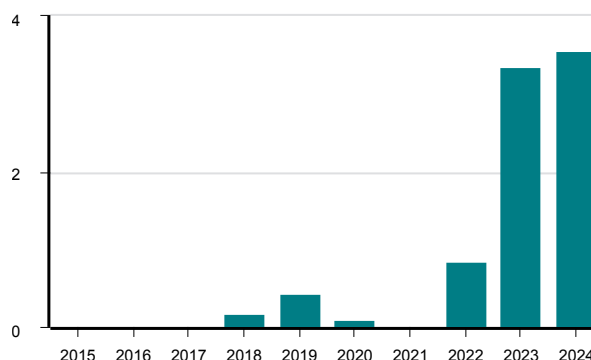
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,087.25. This works out to an average of 0.84% 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.



Money Market Fund



December 31, 2024

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

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, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your 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 management fee. You don't pay these expenses directly.

Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	1.35%	0.00%	0.00%	1.50%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

- You can change your mind about purchasing the contract or any instruction you give, within two business days of the earlier of the date you received confirmation or five business days after it is mailed.
- You must tell us in writing, by email, fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested or the value of the fund if it has gone down.
- The amount returned will include a refund of any sales charges or other fees you paid.

For more information

This summary may not contain all the information you need. Please read the insurance contract and the Information Folder.
 Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1 800 668 4095
 e-mail: savingsretirement@equitable.ca
 website: www.equitable.ca

Quick facts

Date of Inception:	June 1992	Asset Class:	Canadian Fixed Income
Total Value:	\$9,235,759	Management Expense Ratio (MER):	2.47%
Net Asset Value per Unit:	\$21.28	Managed by:	The Equitable Life Insurance Company of Canada
Number of Units Outstanding:	433,970	Portfolio Turnover Rate:	59.94%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

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

1. Canada Government 3.00% 01-Jun-2034
2. Canada Housing Trust No 1 2.65% 15-Dec-2028
3. Canada Housing Trust No 1 3.95% 15-Jun-2028
4. Ontario Province 4.15% 02-Jun-2034
5. Canada Government 2.75% 01-Dec-2055
6. Ontario Province 3.75% 02-Jun-2032
7. Quebec Province 6.25% 01-Jun-2032
8. Ontario Province 3.65% 02-Jun-2033
9. Canada Government 4.50% 01-Feb-2026
10. Quebec Province 4.25% 01-Dec-2043

Total Investments: 100 securities

The top 10 investments make up 33.23% 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 Market Risk, Interest Rate Risk, Securities Lending Risk

Note: There may be other applicable risks. See the Contract and Information Folder for a description of investment risks.

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. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2024)

Canada 100.0%

Fixed Income 98.9%

Cash and Cash Equivalent 1.1%

How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

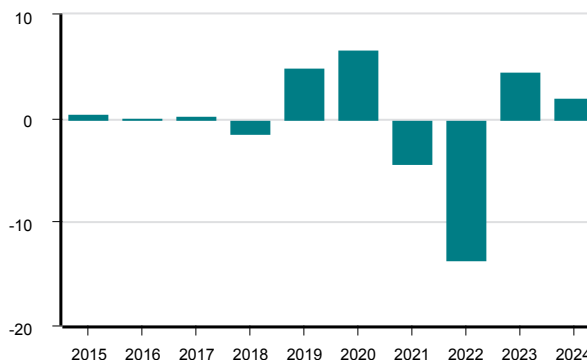
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$980.18. This works out to an average of -0.20% 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.



December 31, 2024

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

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, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your 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 management fee. You don't pay these expenses directly.

Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	1.71%	0.35%	0.05%	2.47%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

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 website: www.equitable.ca

Quick facts

Date of Inception:	February 1999	Asset Class:	Global Fixed Income
Total Value:	\$4,661,939	Management Expense Ratio (MER):	2.83%
Net Asset Value per Unit:	\$18.66	Managed by:	Invesco Canada Ltd.
Number of Units Outstanding:	249,890	Portfolio Turnover Rate:	6.52%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

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

1. Ginnie Mae 6.00% 01-Jan-2055
2. Invesco ESG Global Bond ETF (IWBE)
3. United Kingdom Government 4.25% 07-Jun-2032
4. Fannie Mae or Freddie Mac 6.00% 01-Jan-2055
5. Fannie Mae or Freddie Mac 3.00% 01-Jan-2055
6. Germany Government 2.30% 15-Feb-2033
7. CAD Cash and Cash Equivalents
8. Germany Government 15-Aug-2026
9. Germany Government 15-Feb-2032
10. Toronto-Dominion Bank (USD) 5.70% 17-Dec-2029

Total Investments: 484 securities

The top 10 investments make up 17.58% 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: Credit Risk, Foreign Market Risk, Interest Rate Risk, Underlying Fund Risk

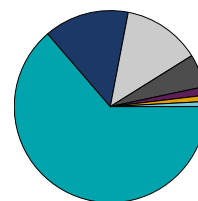
Note: There may be other applicable risks. See the Contract and Information Folder for a description of investment risks.

Are there any guarantees?

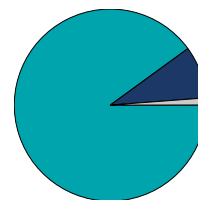
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Investment segmentation (December 31, 2024)

- United States 63.7%
- European Union 14.3%
- Canada 13.1%
- Other European 5.6%
- Japan 1.4%
- Other 1.1%
- Asia/Pacific Rim 0.8%



- Fixed Income 90.0%
- Cash and Cash Equivalent 8.8%
- Financial Services 1.2%



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

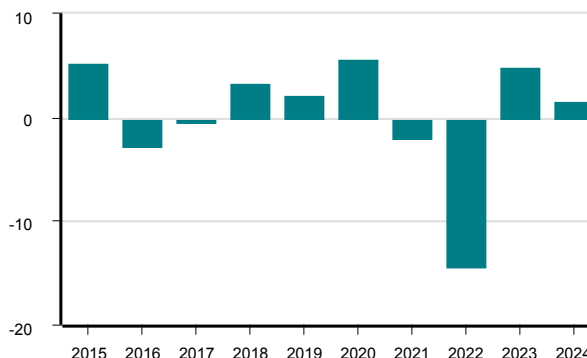
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,020.18. This works out to an average of 0.20% 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.



Equitable Life Invesco Global Bond Fund



December 31, 2024

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

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, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your 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 management fee. You don't pay these expenses directly.

Guarantee option	Management fee	DSC	Insurance fee No Load	MER (Annual rate as a % of the fund's value)
75/100	2.30%	0.26%	0.05%	2.83%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

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- The amount returned will include a refund of any sales charges or other fees you paid.

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

Quick facts

Date of Inception:	September 1994	Asset Class:	Global Neutral Balanced
Total Value:	\$11,496,625	Management Expense Ratio (MER):	2.89%
Net Asset Value per Unit:	\$39.16	Managed by:	MFS Investment Management Canada Limited
Number of Units Outstanding:	293,588	Portfolio Turnover Rate:	11.26%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

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

The underlying fund objective is to achieve long-term growth of principal and income through exposure to a balanced combination of stocks, bonds, mortgages and money market instruments.

Top 10 Investments

1. MFS Canadian Fixed Income Fund
2. MFS Global Research Fund
3. MFS Canadian Research Equity Fund
4. MFS Canadian Money Market Fund
5. Canadian Dollars

Total Investments: 6 securities

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

How risky is it?

The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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Key investment risks: Credit Risk, Equity Risk, Foreign Market Risk, Interest Rate Risk, Underlying Fund Risk

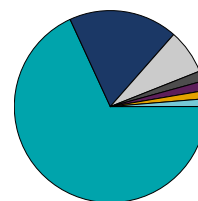
Note: There may be other applicable risks. See the Contract and Information Folder for a description of investment risks.

Are there any guarantees?

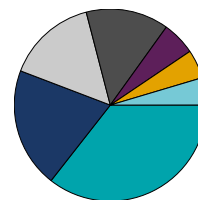
This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2024)

- Canada 68.1%
- United States 18.4%
- European Union 7.5%
- Asia/Pacific Rim 1.7%
- Other European 1.6%
- Other 1.4%
- Japan 1.3%



- Fixed Income 35.6%
- Other 20.2%
- Financial Services 15.2%
- Technology 14.0%
- Energy 5.6%
- Industrial Services 4.8%
- Consumer Services 4.6%



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

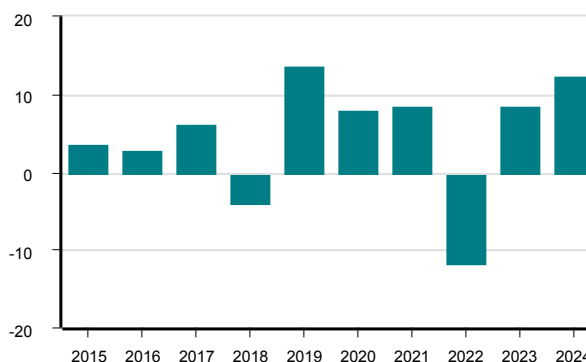
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,570.89. This works out to an average of 4.62% a year.

Year-by-year returns

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



Asset Allocation Fund



December 31, 2024

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Seeking less volatility than an all-stock portfolio and more growth potential than an all-bond portfolio
- Seeking fairly steady current income and a moderate growth potential over time
- 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, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your Information Folder.

Trailing commission

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Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.39%	0.22%	0.05%	2.89%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

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For more information

This summary may not contain all the information you need. Please read the insurance contract and the Information Folder.
 Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1 800 668 4095
 e-mail: savingsretirement@equitable.ca
 website: www.equitable.ca

Quick facts

Date of Inception:	January 2011	Asset Class:	Canadian Equity Balanced
Total Value:	\$1,864,662	Management Expense Ratio (MER):	3.21%
Net Asset Value per Unit:	\$15.98	Managed by:	1832 Asset Management L.P.
Number of Units Outstanding:	116,658	Portfolio Turnover Rate:	10.92%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

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

- 1832 AM Investment Grade Canadian Corporate Bond Pool
- Power Corp of Canada
- Cash and Cash Equivalents
- Royal Bank of Canada
- Onex Corp
- Canada Government 3.25% 01-Dec-2034
- CGI Inc
- Intact Financial Corp
- PrairieSky Royalty Ltd
- Brookfield Corp

Total Investments: 60 securities

The top 10 investments make up 43.24% 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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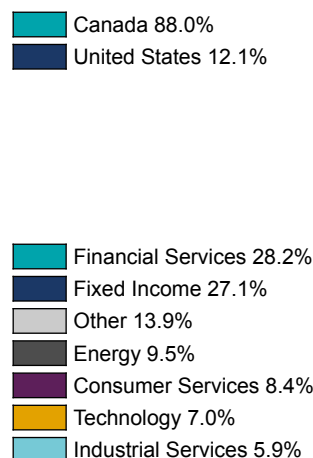
Key investment risks: Commodity Risk, Credit Risk, Derivative Risk, Equity Risk, Foreign Market Risk, Interest Rate Risk, Securities Lending Risk, Short Selling Risk, Underlying Fund Risk

Note: There may be other applicable risks. See the Contract and Information Folder for a description of investment risks.

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. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2024)



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

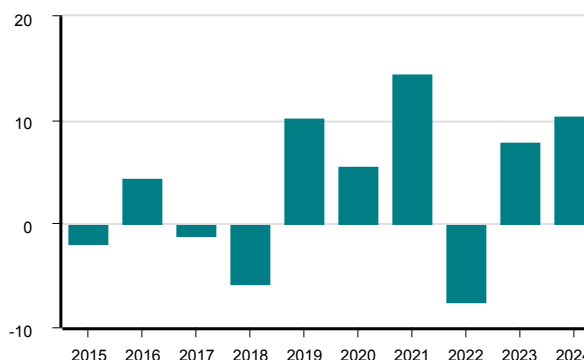
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,410.60. This works out to an average of 3.50% 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.



Equitable Life Dynamic Value Balanced Fund



December 31, 2024

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

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, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your 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 management fee. You don't pay these expenses directly.

Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.46%	0.10%	0.10%	3.21%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

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 website: www.equitable.ca

Quick facts

Date of Inception:	January 2011	Asset Class:	Canadian Equity Balanced
Total Value:	\$3,129,423	Management Expense Ratio (MER):	3.12%
Net Asset Value per Unit:	\$17.16	Managed by:	Mackenzie Financial Corporation
Number of Units Outstanding:	182,420	Portfolio Turnover Rate:	11.94%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

The objective of the segregated fund is to invest in units of the Mackenzie Bluewater Canadian Growth 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 equity instruments, fixed income and money market securities.

Top 10 Investments

1. Royal Bank of Canada
2. Brookfield Asset Management Ltd
3. Stantec Inc
4. Aon PLC
5. Intact Financial Corp
6. Microsoft Corp
7. Loblaw Cos Ltd
8. Roper Technologies Inc
9. Waste Connections Inc
10. TMX Group Ltd

Total Investments: 602 securities

The top 10 investments make up 27.43% 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, Equity Risk, Foreign Market Risk, Interest Rate Risk, Underlying Fund Risk

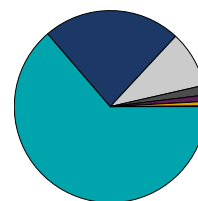
Note: There may be other applicable risks. See the Contract and Information Folder for a description of investment risks.

Are there any guarantees?

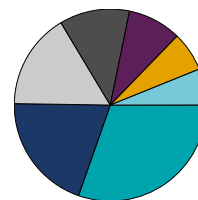
This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2024)

- Canada 63.7%
- United States 23.2%
- European Union 9.5%
- Other European 1.6%
- Asia/Pacific Rim 1.1%
- Multi-National 0.8%
- Latin America 0.1%



- Fixed Income 30.4%
- Financial Services 19.9%
- Other 16.2%
- Technology 11.8%
- Industrial Services 9.0%
- Consumer Services 6.6%
- Industrial Goods 6.1%



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

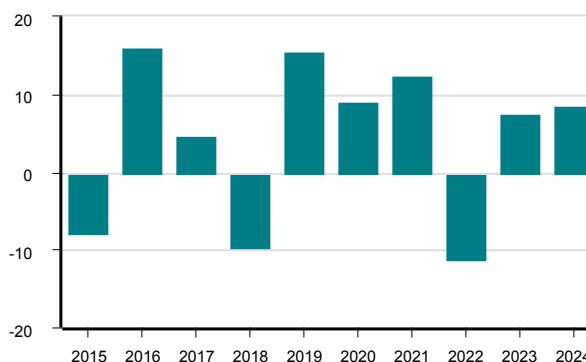
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,488.81. This works out to an average of 4.06% 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.



Equitable Life Mackenzie Canadian Growth Balanced Fund



December 31, 2024

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Are seeking a balance of capital gains and income from your investment and you are comfortable with the risks associated with equity and fixed income investments
- Willing to accept some variability of returns, have a below-average tolerance for risk, and are intending to invest in the Fund over the medium to long-term

How much does it cost?

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

What you pay	How it works														
Deferred Sales Charge if you sell within: <table> <tr> <td>1 year of buying</td><td>6%</td></tr> <tr> <td>2 years of buying</td><td>5%</td></tr> <tr> <td>3 years of buying</td><td>4%</td></tr> <tr> <td>4 years of buying</td><td>3%</td></tr> <tr> <td>5 years of buying</td><td>2%</td></tr> <tr> <td>6 years of buying</td><td>1%</td></tr> <tr> <td>After 6 years</td><td>nothing</td></tr> </table>	1 year of buying	6%	2 years of buying	5%	3 years of buying	4%	4 years of buying	3%	5 years of buying	2%	6 years of buying	1%	After 6 years	nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
1 year of buying	6%														
2 years of buying	5%														
3 years of buying	4%														
4 years of buying	3%														
5 years of buying	2%														
6 years of buying	1%														
After 6 years	nothing														
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable pays your advisor a commission of up to 2.1%. 														

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your 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 management fee. You don't pay these expenses directly.

Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.48%	0.10%	0.10%	3.12%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

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Quick facts

Date of Inception:	September 2006	Asset Class:	Global Neutral Balanced
Total Value:	\$2,806,898	Management Expense Ratio (MER):	3.25%
Net Asset Value per Unit:	\$13.72	Managed by:	Mackenzie Financial Corporation
Number of Units Outstanding:	204,584	Portfolio Turnover Rate:	8.59%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

The objective of the segregated fund is to invest in units of the Mackenzie Global Strategic Income Fund or a substantially similar fund.

The underlying fund objective seeks income with the potential for long-term capital growth by investing primarily in fixed-income and/or income-oriented equity securities of issuers anywhere in the world.

Top 10 Investments

1. Apple Inc
2. Microsoft Corp
3. United States Treasury 3.50% 15-Feb-2033
4. United States Treasury 3.88% 15-Aug-2034
5. Cash and Cash Equivalents
6. United States Treasury 4.38% 15-May-2034
7. Amazon.com Inc
8. JPMorgan Chase & Co
9. Alphabet Inc
10. Meta Platforms Inc

Total Investments: 488 securities

The top 10 investments make up 21.93% 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, Credit Risk, Equity Risk, Foreign Market Risk, Interest Rate Risk, Underlying Fund Risk

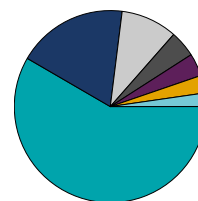
Note: There may be other applicable risks. See the Contract and Information Folder for a description of investment risks.

Are there any guarantees?

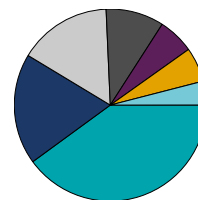
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Investment segmentation (December 31, 2024)

United States	58.4%
European Union	18.6%
Canada	9.5%
Asia/Pacific Rim	4.4%
Other	3.8%
Japan	3.0%
Latin America	2.3%



Fixed Income	40.0%
Other	18.7%
Technology	15.7%
Financial Services	9.8%
Healthcare	6.1%
Consumer Goods	5.8%
Consumer Services	4.0%



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

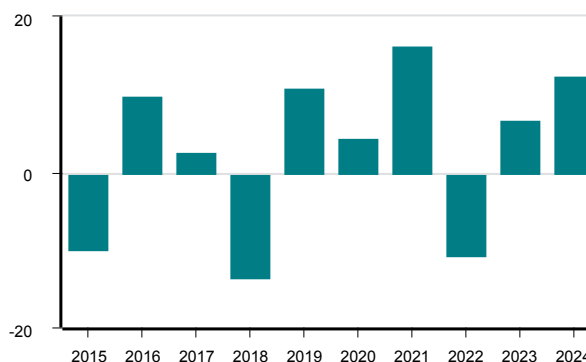
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,268.89. This works out to an average of 2.41% 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.

Equitable Life Mackenzie Global Strategic Income Fund



December 31, 2024

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Seeking an investment fund that can utilize a broad range of investment vehicles
- Comfortable with 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, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your 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 management fee. You don't pay these expenses directly.

Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.72%	0.10%	0.10%	3.25%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

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 website: www.equitable.ca

Quick facts

Date of Inception:	January 2004	Asset Class:	Global Equity Balanced
Total Value:	\$2,557,995	Management Expense Ratio (MER):	3.29%
Net Asset Value per Unit:	\$15.46	Managed by:	Invesco Canada Ltd.
Number of Units Outstanding:	165,448	Portfolio Turnover Rate:	11.48%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

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

The underlying fund objective is to seek to provide a high total investment return through a combination of income and strong capital growth. The fund holds a balanced portfolio of equities, convertible and fixed-income securities issued by governments - federal, provincial or municipal, or corporations anywhere in the world.

Top 10 Investments

1. Invesco Global Bond Fund
2. Alphabet Inc
3. Meta Platforms Inc
4. DLF Ltd
5. S&P Global Inc
6. SAP SE
7. NVIDIA Corp
8. Analog Devices Inc
9. Marvell Technology Inc
10. Visa Inc

Total Investments: 73 securities

The top 10 investments make up 60.19% 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: Equity Risk, Foreign Market Risk, Underlying Fund Risk

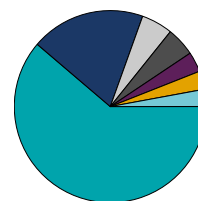
Note: There may be other applicable risks. See the Contract and Information Folder for a description of investment risks.

Are there any guarantees?

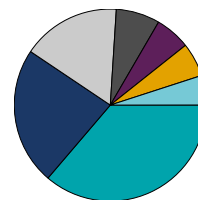
This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2024)

- United States 61.2%
- European Union 19.2%
- Canada 5.3%
- Other Asian 4.9%
- Japan 3.4%
- Other 3.1%
- Asia/Pacific Rim 2.9%



- Technology 36.3%
- Fixed Income 23.2%
- Other 16.6%
- Healthcare 7.4%
- Industrial Goods 5.9%
- Consumer Services 5.7%
- Financial Services 5.0%



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

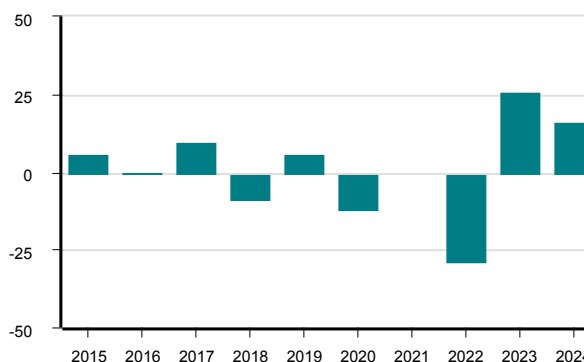
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,046.96. This works out to an average of 0.46% 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.



Equitable Life Invesco Global Balanced Fund



December 31, 2024

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Looking for exposure to a balanced portfolio of equities and fixed income investments from around the globe that possess strong income and growth potential
- Willing to accept a low to medium level of risk
- Seeking income and capital growth potential over time (at least five years) through active management

How much does it cost?

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

What you pay	How it works														
Deferred Sales Charge if you sell within: <table> <tr> <td>1 year of buying</td><td>6%</td></tr> <tr> <td>2 years of buying</td><td>5%</td></tr> <tr> <td>3 years of buying</td><td>4%</td></tr> <tr> <td>4 years of buying</td><td>3%</td></tr> <tr> <td>5 years of buying</td><td>2%</td></tr> <tr> <td>6 years of buying</td><td>1%</td></tr> <tr> <td>After 6 years</td><td>nothing</td></tr> </table>	1 year of buying	6%	2 years of buying	5%	3 years of buying	4%	4 years of buying	3%	5 years of buying	2%	6 years of buying	1%	After 6 years	nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
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2 years of buying	5%														
3 years of buying	4%														
4 years of buying	3%														
5 years of buying	2%														
6 years of buying	1%														
After 6 years	nothing														
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable pays your advisor a commission of up to 2.1%. 														

Ongoing fund expenses

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Trailing commission

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Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.88%	0.13%	0.10%	3.29%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

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- The amount returned will include a refund of any sales charges or other fees you paid.

For more information

This summary may not contain all the information you need. Please read the insurance contract and the Information Folder.

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

Quick facts

Date of Inception:	September 2006	Asset Class:	Canadian Equity
Total Value:	\$5,499,760	Management Expense Ratio (MER):	3.25%
Net Asset Value per Unit:	\$12.24	Managed by:	Franklin Templeton Investments Corp.
Number of Units Outstanding:	449,510	Portfolio Turnover Rate:	5.40%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

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

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

Top 10 Investments

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

Total Investments: 55 securities

The top 10 investments make up 39.61% 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: Equity Risk, Underlying Fund Risk

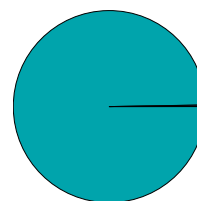
Note: There may be other applicable risks. See the Contract and Information Folder for a description of investment risks.

Are there any guarantees?

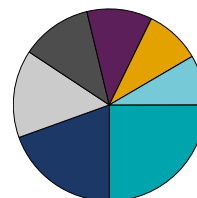
This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2024)

- Canada 99.7%
- United States 0.3%



- Financial Services 25.0%
- Other 19.5%
- Energy 14.8%
- Industrial Services 12.0%
- Consumer Services 11.0%
- Utilities 9.3%
- Technology 8.4%



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

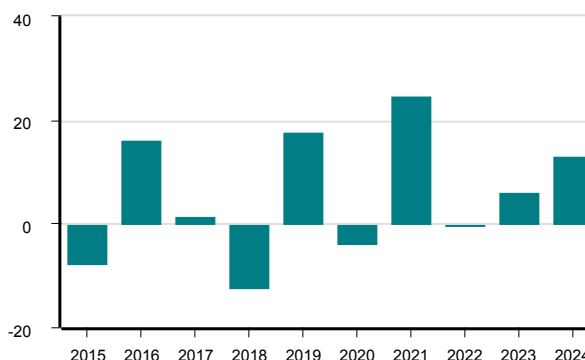
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,633.55. This works out to an average of 5.03% 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.



Equitable Life Bissett Canadian Equity Fund



December 31, 2024

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

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, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your 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 management fee. You don't pay these expenses directly.

Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.76%	0.10%	0.10%	3.25%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

- You can change your mind about purchasing the contract or any instruction you give, within two business days of the earlier of the date you received confirmation or five business days after it is mailed.
- You must tell us in writing, by email, fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested or the value of the fund if it has gone down.
- The amount returned will include a refund of any sales charges or other fees you paid.

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 website: www.equitable.ca

Quick facts

Date of Inception:	January 2004	Asset Class:	Canadian Equity Balanced
Total Value:	\$44,570,106	Management Expense Ratio (MER):	2.94%
Net Asset Value per Unit:	\$28.44	Managed by:	Franklin Templeton Investments Corp.
Number of Units Outstanding:	1,567,218	Portfolio Turnover Rate:	12.14%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

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

- Royal Bank of Canada
- Toronto-Dominion Bank
- Bank of Montreal
- Canadian National Railway Co
- Canadian Utilities Ltd
- Fortis Inc
- Bank of Nova Scotia
- TMX Group Ltd
- Canadian Pacific Kansas City Ltd
- Metro Inc

Total Investments: 156 securities

The top 10 investments make up 25.94% 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, Equity Risk, Foreign Market Risk, Interest Rate Risk, Underlying Fund Risk

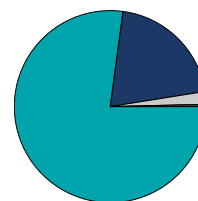
Note: There may be other applicable risks. See the Contract and Information Folder for a description of investment risks.

Are there any guarantees?

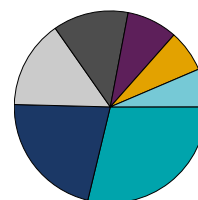
This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2024)

- Canada 77.1%
- United States 20.4%
- Latin America 2.2%
- European Union 0.4%



- Other 28.8%
- Financial Services 21.6%
- Fixed Income 14.9%
- Energy 12.7%
- Utilities 8.6%
- Industrial Services 7.0%
- Technology 6.4%



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

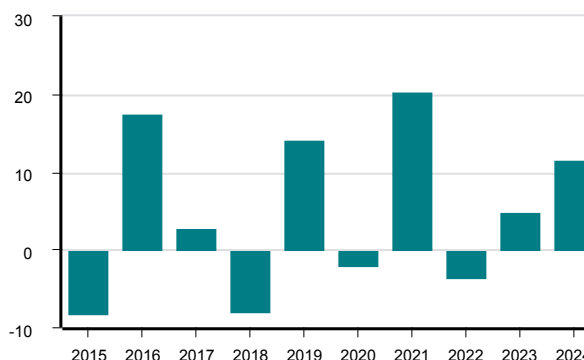
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,560.42. This works out to an average of 4.55% 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.



Equitable Life Bissett Dividend Income Fund



December 31, 2024

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

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, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your 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 management fee. You don't pay these expenses directly.

Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.35%	0.31%	0.05%	2.94%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

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 e-mail: savingsretirement@equitable.ca
 website: www.equitable.ca

Quick facts

Date of Inception:	June 1992	Asset Class:	Canadian Focused Equity
Total Value:	\$28,561,127	Management Expense Ratio (MER):	2.93%
Net Asset Value per Unit:	\$62.97	Managed by:	MFS Investment Management Canada Limited
Number of Units Outstanding:	453,538	Portfolio Turnover Rate:	7.35%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

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

The underlying fund objective is to seek capital appreciation by focusing investment in Canadian companies that offer either good relative value or strong earnings growth, in combination with financial strength and a sustainable business model.

Top 10 Investments

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

Total Investments: 193 securities

The top 10 investments make up 36.11% 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, Credit Risk, Derivative Risk, Equity Risk, Foreign Market Risk, Interest Rate Risk, Securities Lending Risk, Underlying Fund Risk

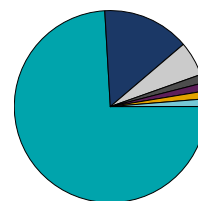
Note: There may be other applicable risks. See the Contract and Information Folder for a description of investment risks.

Are there any guarantees?

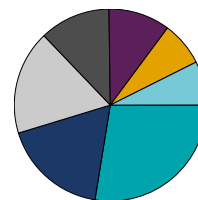
This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2024)

- Canada 74.1%
- United States 14.7%
- European Union 5.8%
- Other 1.4%
- Asia/Pacific Rim 1.4%
- Latin America 1.3%
- Other European 1.3%



- Financial Services 27.6%
- Technology 17.7%
- Other 17.6%
- Energy 11.9%
- Industrial Services 10.4%
- Basic Materials 7.5%
- Consumer Services 7.4%



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

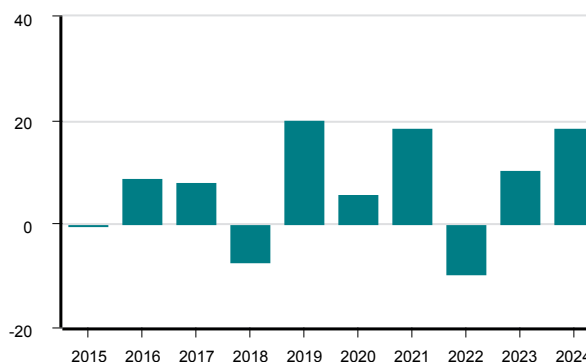
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,950.67. This works out to an average of 6.91% 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.



December 31, 2024

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Looking for a blend of Canadian equities and some foreign equities
- Willing to accept moderate share-price volatility
- Seeking capital growth over time through active management (at least five years)

How much does it cost?

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

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your 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 management fee. You don't pay these expenses directly.

Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.14%	0.40%	0.10%	2.93%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

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

Quick facts

Date of Inception:	January 2004	Asset Class:	Canadian Focused Equity
Total Value:	\$5,942,646	Management Expense Ratio (MER):	3.23%
Net Asset Value per Unit:	\$41.29	Managed by:	Invesco Canada Ltd.
Number of Units Outstanding:	143,925	Portfolio Turnover Rate:	0.53%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

The objective of the segregated fund is to invest in units of the Invesco EQV Canadian Premier Growth Fund or a substantially similar fund.

The underlying fund objective is to seek to generate long-term capital growth by investing mainly in a diversified portfolio of Canadian equity securities with a strong growth potential.

Top 10 Investments

- Royal Bank of Canada
- Bank of Montreal
- Celestica Inc
- Element Fleet Management Corp
- Toromont Industries Ltd
- Canadian Pacific Kansas City Ltd
- Fairfax Financial Holdings Ltd
- CGI Inc
- Invesco Canadian Dollar Cash Management Fund
- Intact Financial Corp

Total Investments: 86 securities

The top 10 investments make up 28.24% 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: Equity Risk, Underlying Fund Risk

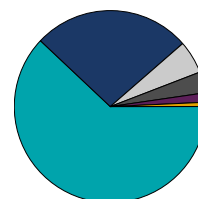
Note: There may be other applicable risks. See the Contract and Information Folder for a description of investment risks.

Are there any guarantees?

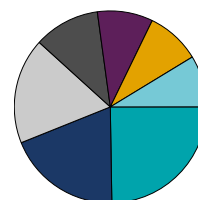
This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2024)

- Canada 62.0%
- United States 26.6%
- European Union 5.6%
- Asia/Pacific Rim 3.6%
- Africa and Middle East 1.6%
- Latin America 0.7%



- Financial Services 24.8%
- Technology 19.2%
- Other 17.8%
- Consumer Services 11.1%
- Healthcare 9.4%
- Basic Materials 9.1%
- Energy 8.7%



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

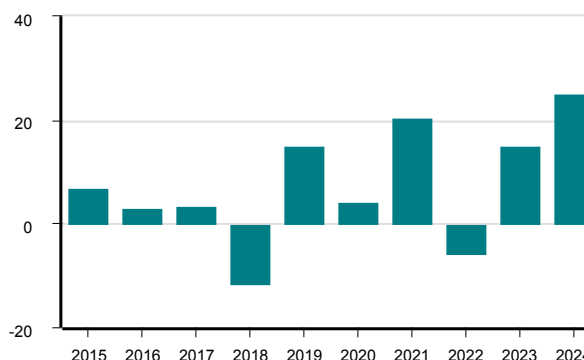
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,996.77. This works out to an average of 7.16% a year.

Year-by-year returns

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



Equitable Life Invesco Canadian Premier Growth Fund



December 31, 2024

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Searching for a core Canadian equity holding for their portfolio
- Looking for exposure to quality Canadian companies with strong growth potential
- Willing to accept a medium level of risk
- Seeking capital growth potential over time (at least five years)

How much does it cost?

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

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

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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 management fee. You don't pay these expenses directly.

Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.70%	0.23%	0.10%	3.23%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

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

Quick facts

Date of Inception:	April 1999	Asset Class:	Canadian Equity
Total Value:	\$10,801,297	Management Expense Ratio (MER):	2.88%
Net Asset Value per Unit:	\$59.00	Managed by:	MFS Investment Management Canada Limited
Number of Units Outstanding:	183,088	Portfolio Turnover Rate:	12.09%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

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

The underlying fund objective is to seek capital appreciation by investing primarily in Canadian companies that offer good relative value, financial strength, and a sustainable business model.

Top 10 Investments

- Royal Bank of Canada
- Enbridge Inc
- Bank of Montreal
- Constellation Software Inc
- iA Financial Corp Inc
- Pembina Pipeline Corp
- Toronto-Dominion Bank
- Loblaw Cos Ltd
- Waste Connections Inc
- Wipak Ltd

Total Investments: 59 securities

The top 10 investments make up 36.39% 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, Credit Risk, Derivative Risk, Equity Risk, Foreign Market Risk, Interest Rate Risk, Securities Lending Risk, Underlying Fund Risk

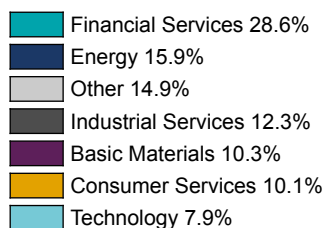
Note: There may be other applicable risks. See the Contract and Information Folder for a description of investment risks.

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. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2024)

Canada 100.0%



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

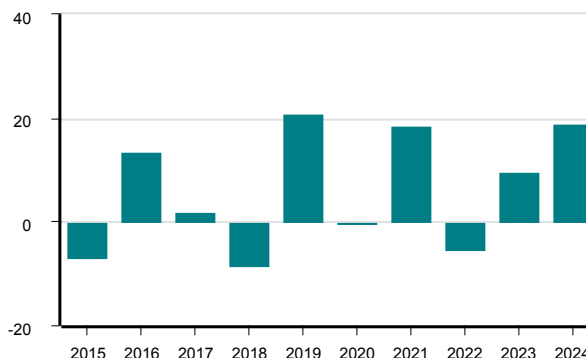
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,752.37. This works out to an average of 5.77% 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.



Equitable Life Low Volatility Canadian Equity Fund



December 31, 2024

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Searching for a conservative domestic equity holding for their portfolio
- Looking for exposure to large Canadian companies
- Willing to accept a medium level of risk
- Seeking capital growth over time through active management (at least five years)

How much does it cost?

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

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your 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 management fee. You don't pay these expenses directly.

Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.15%	0.40%	0.10%	2.88%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

- You can change your mind about purchasing the contract or any instruction you give, within two business days of the earlier of the date you received confirmation or five business days after it is mailed.
- You must tell us in writing, by email, fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested or the value of the fund if it has gone down.
- The amount returned will include a refund of any sales charges or other fees you paid.

For more information

This summary may not contain all the information you need. Please read the insurance contract and the Information Folder.
 Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1 800 668 4095
 e-mail: savingsretirement@equitable.ca
 website: www.equitable.ca

Quick facts

Date of Inception:	February 1999	Asset Class:	U.S. Equity
Total Value:	\$12,488,959	Management Expense Ratio (MER):	3.29%
Net Asset Value per Unit:	\$39.44	Managed by:	MFS Investment Management Canada Limited
Number of Units Outstanding:	316,665	Portfolio Turnover Rate:	19.32%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

The objective of the segregated fund is to invest in units of the MFS US Equity Core Fund or a substantially similar fund.

The underlying fund objective is to seek to provide capital appreciation through an actively managed, diversified portfolio of primarily US companies, purchased at reasonable prices, is the most effective means of delivering consistent, long-term outperformance on a risk-adjusted basis.

Top 10 Investments

1. Microsoft Corp
2. Alphabet Inc
3. NVIDIA Corp
4. Amazon.com Inc
5. Apple Inc
6. JPMorgan Chase & Co
7. Visa Inc
8. Salesforce Inc
9. Fiserv Inc
10. ConocoPhillips

Total Investments: 67 securities

The top 10 investments make up 41.23% 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: Equity Risk, Foreign Market Risk, Underlying Fund Risk

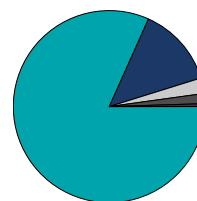
Note: There may be other applicable risks. See the Contract and Information Folder for a description of investment risks.

Are there any guarantees?

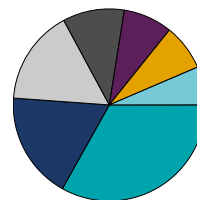
This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2024)

- United States 81.7%
- European Union 13.5%
- Other European 2.6%
- Africa and Middle East 1.7%
- Canada 0.5%



- Technology 33.1%
- Other 18.0%
- Financial Services 16.0%
- Healthcare 10.4%
- Consumer Services 8.3%
- Industrial Goods 7.8%
- Industrial Services 6.4%



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

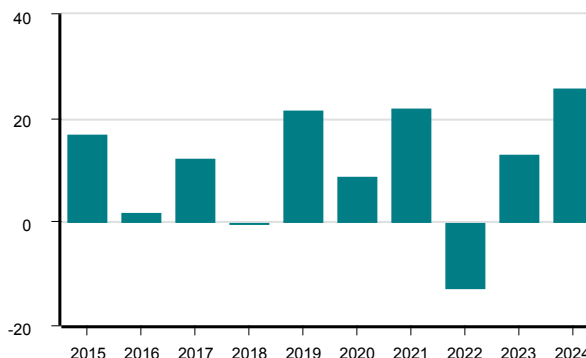
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$2,716.54. This works out to an average of 10.51% 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 8 years and down in value 2 years of the 10.



December 31, 2024

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Looking for U.S. equity investments with attractive long-term growth prospects
- Willing to accept a medium level of risk
- Seeking capital growth over time through active management (at least five years)

How much does it cost?

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

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your Information Folder.

Trailing commission

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Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.35%	0.40%	0.10%	3.29%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

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: savingsretirement@equitable.ca
 website: www.equitable.ca

Quick facts

Date of Inception:	September 2006	Asset Class:	Asia Pacific Equity
Total Value:	\$2,568,837	Management Expense Ratio (MER):	3.29%
Net Asset Value per Unit:	\$16.71	Managed by:	1832 Asset Management L.P.
Number of Units Outstanding:	153,721	Portfolio Turnover Rate:	13.96%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

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

The underlying fund objective is to achieve long-term capital growth primarily through investments in equity securities of businesses in Asia.

Top 10 Investments

1. Taiwan Semiconductor Manufactrg Co Ltd
2. Tencent Holdings Ltd
3. Samsung Electronics Co Ltd
4. Keyence Corp
5. HDFC Bank Ltd
6. Tata Consultancy Services Ltd
7. Australia New Zealand Banking Grp Ltd
8. Mitsubishi UFJ Financial Group Inc
9. Larsen & Toubro Ltd
10. AIA Group Ltd

Total Investments: 44 securities

The top 10 investments make up 38.48% 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: Commodity Risk, Credit Risk, Derivative Risk, Equity Risk, Foreign Market Risk, Interest Rate Risk, Liquidity Risk, Securities Lending Risk, Short Selling Risk, Underlying Fund Risk

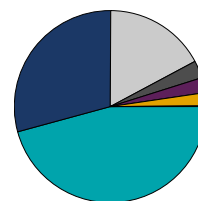
Note: There may be other applicable risks. See the Contract and Information Folder for a description of investment risks.

Are there any guarantees?

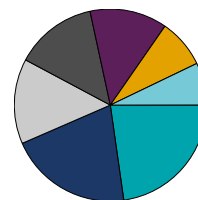
This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2024)

- Asia/Pacific Rim 45.8%
- Japan 29.3%
- Other Asian 17.1%
- United States 3.0%
- Other European 2.5%
- European Union 2.2%
- Canada 0.1%



- Technology 22.8%
- Financial Services 20.7%
- Consumer Goods 14.3%
- Other 13.8%
- Industrial Goods 13.0%
- Consumer Services 8.2%
- Basic Materials 7.1%



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

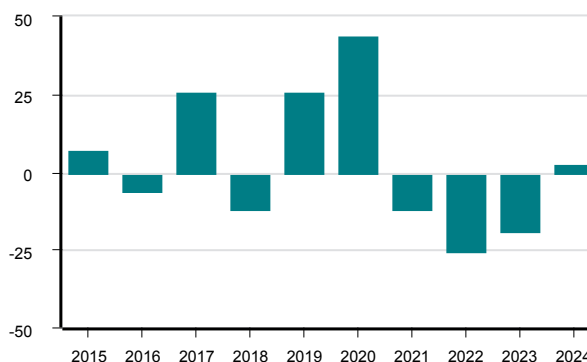
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,115.61. This works out to an average of 1.10% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years. In the last 10 years the fund was up in value 5 years and down in value 5 years of the 10.



Equitable Life Dynamic Asia Pacific Equity Fund



December 31, 2024

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Searching for a core foreign equity holding for their portfolio
- Looking for equity exposure to large companies primarily from the Asian-Pacific Rim region
- Willing to accept a medium level of risk
- Seeking capital growth potential 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, own and sell units of the fund.

What you pay	How it works														
Deferred Sales Charge if you sell within: <table> <tr> <td>1 year of buying</td><td>6%</td></tr> <tr> <td>2 years of buying</td><td>5%</td></tr> <tr> <td>3 years of buying</td><td>4%</td></tr> <tr> <td>4 years of buying</td><td>3%</td></tr> <tr> <td>5 years of buying</td><td>2%</td></tr> <tr> <td>6 years of buying</td><td>1%</td></tr> <tr> <td>After 6 years</td><td>nothing</td></tr> </table>	1 year of buying	6%	2 years of buying	5%	3 years of buying	4%	4 years of buying	3%	5 years of buying	2%	6 years of buying	1%	After 6 years	nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
1 year of buying	6%														
2 years of buying	5%														
3 years of buying	4%														
4 years of buying	3%														
5 years of buying	2%														
6 years of buying	1%														
After 6 years	nothing														
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable pays your advisor a commission of up to 2.1%. 														

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your 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 management fee. You don't pay these expenses directly.

Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.72%	0.10%	0.10%	3.29%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

- You can change your mind about purchasing the contract or any instruction you give, within two business days of the earlier of the date you received confirmation or five business days after it is mailed.
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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: savingsretirement@equitable.ca
 website: www.equitable.ca

Quick facts

Date of Inception:	September 2006	Asset Class:	Global Equity
Total Value:	\$8,277,539	Management Expense Ratio (MER):	3.25%
Net Asset Value per Unit:	\$49.32	Managed by:	1832 Asset Management L.P.
Number of Units Outstanding:	167,844	Portfolio Turnover Rate:	0.39%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

The objective of the segregated fund is to invest in units of the Dynamic Power Global Growth Class or a substantially similar fund.

The underlying fund objective is to provide long-term capital growth through investment in a broadly diversified portfolio consisting primarily of equity securities of businesses based outside of Canada.

Top 10 Investments

1. Cloudflare Inc
2. Cyberark Software Ltd
3. Shopify Inc
4. Astera Labs Inc
5. argenx SE
6. On Holding AG
7. Trade Desk Inc
8. Applovin Corp
9. CAVA Group Inc
10. ServiceNow Inc

Total Investments: 27 securities

The top 10 investments make up 55.89% 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, Credit Risk, Derivative Risk, Equity Risk, Foreign Market Risk, Interest Rate Risk, Securities Lending Risk, Short Selling Risk, Underlying Fund Risk

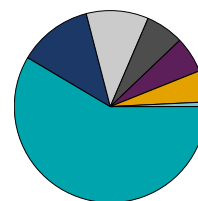
Note: There may be other applicable risks. See the Contract and Information Folder for a description of investment risks.

Are there any guarantees?

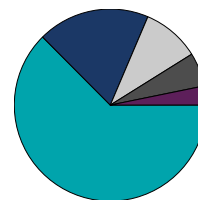
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Investment segmentation (December 31, 2024)

- United States 58.5%
- European Union 12.5%
- Asia/Pacific Rim 10.5%
- Africa and Middle East 6.4%
- Canada 6.1%
- Other European 5.3%
- Other Asian 0.8%



- Technology 62.6%
- Consumer Services 18.9%
- Consumer Goods 9.7%
- Healthcare 5.7%
- Cash and Cash Equivalent 3.2%



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

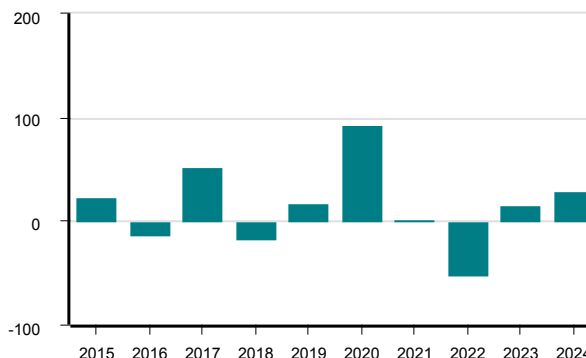
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$2,367.36. This works out to an average of 9.00% 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.



Equitable Life Dynamic Power Global Growth Fund



December 31, 2024

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Searching for a core foreign equity holding for their portfolio
- Looking for equity exposure to large companies from around the globe
- Willing to accept a medium to high level of risk
- Seeking capital growth potential 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, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

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Trailing commission

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Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.72%	0.10%	0.10%	3.25%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

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 e-mail: savingsretirement@equitable.ca
 website: www.equitable.ca

Quick facts

Date of Inception:	January 2004	Asset Class:	Canadian Focused Equity
Total Value:	\$2,404,685	Management Expense Ratio (MER):	3.58%
Net Asset Value per Unit:	\$25.03	Managed by:	Fidelity Investments Canada ULC
Number of Units Outstanding:	96,080	Portfolio Turnover Rate:	2.09%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

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

1. Shopify Inc
2. Agnico Eagle Mines Ltd
3. TFI International Inc
4. Celestica Inc
5. Applovin Corp
6. ARC Resources Ltd
7. Roblox Corp
8. Jefferies Financial Group Inc
9. Ero Copper Corp
10. Stantec Inc

Total Investments: 172 securities

The top 10 investments make up 33.28% 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, Equity Risk, Foreign Market Risk, Liquidity Risk, Special Equities Risk, Underlying Fund Risk

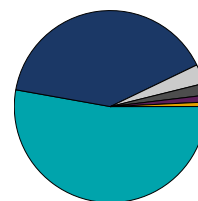
Note: There may be other applicable risks. See the Contract and Information Folder for a description of investment risks.

Are there any guarantees?

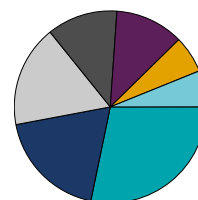
This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2024)

- Canada 52.8%
- United States 40.1%
- Asia/Pacific Rim 3.3%
- European Union 2.0%
- Latin America 1.2%
- Africa and Middle East 0.8%



- Technology 28.3%
- Other 18.8%
- Basic Materials 17.2%
- Consumer Services 11.9%
- Financial Services 11.5%
- Industrial Services 6.3%
- Real Estate 6.1%



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

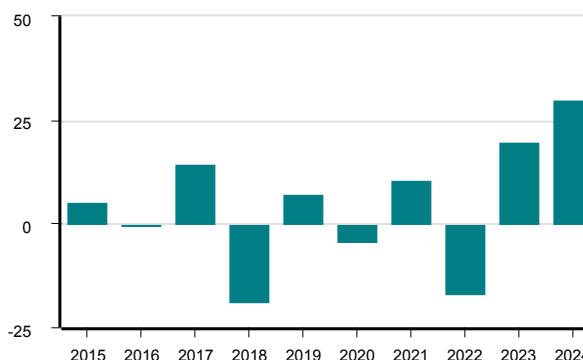
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,454.82. This works out to an average of 3.82% 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.



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.

December 31, 2024

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

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, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your 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 management fee. You don't pay these expenses directly.

Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	3.05%	0.21%	0.10%	3.58%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

- You can change your mind about purchasing the contract or any instruction you give, within two business days of the earlier of the date you received confirmation or five business days after it is mailed.
- You must tell us in writing, by email, fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested or the value of the fund if it has gone down.
- The amount returned will include a refund of any sales charges or other 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: savingsretirement@equitable.ca
 website: www.equitable.ca

Quick facts

Date of Inception:	April 1999	Asset Class:	Global Equity
Total Value:	\$2,482,241	Management Expense Ratio (MER):	3.36%
Net Asset Value per Unit:	\$19.23	Managed by:	Franklin Templeton Investments Corp.
Number of Units Outstanding:	129,095	Portfolio Turnover Rate:	1.09%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

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

The underlying fund objective seeks to achieve 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. The fund may invest in any country or industry in any proportion.

Top 10 Investments

1. Microsoft Corp
2. Taiwan Semiconductor Manufactrg Co Ltd
3. Amazon.com Inc
4. PNC Financial Services Group Inc
5. Alphabet Inc
6. Bank of America Corp
7. Rolls-Royce Holdings PLC
8. UnitedHealth Group Inc
9. Apple Inc
10. NVIDIA Corp

Total Investments: 58 securities

The top 10 investments make up 33.45% 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: Equity Risk, Foreign Market Risk, Underlying Fund Risk

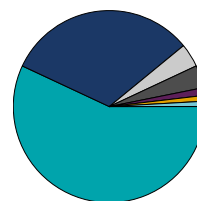
Note: There may be other applicable risks. See the Contract and Information Folder for a description of investment risks.

Are there any guarantees?

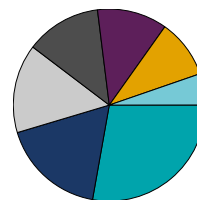
This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2024)

- United States 57.0%
- European Union 32.1%
- Asia/Pacific Rim 4.0%
- Japan 3.8%
- Other European 1.3%
- Other Asian 1.0%
- Canada 0.9%



- Technology 27.8%
- Financial Services 17.6%
- Other 15.0%
- Industrial Goods 12.7%
- Consumer Services 11.8%
- Healthcare 9.9%
- Energy 5.3%



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

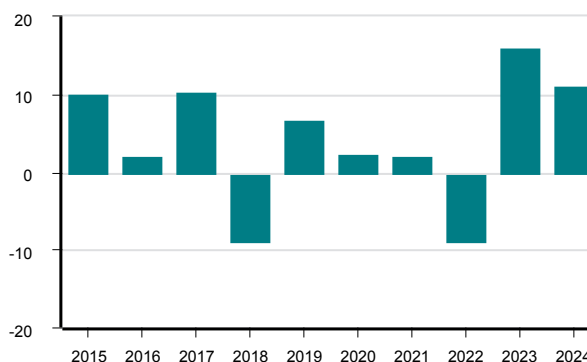
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,491.67. This works out to an average of 4.08% a year.

Year-by-year returns

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



Equitable Life Templeton Growth Fund



December 31, 2024

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Searching for a core foreign equity holding for their portfolio
- Looking for equity exposure to large companies from around the globe
- Willing to accept a medium level of risk
- Seeking capital growth potential 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, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your 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 management fee. You don't pay these expenses directly.

Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.94%	0.13%	0.10%	3.36%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

- You can change your mind about purchasing the contract or any instruction you give, within two business days of the earlier of the date you received confirmation or five business days after it is mailed.
- You must tell us in writing, by email, fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested or the value of the fund if it has gone down.
- The amount returned will include a refund of any sales charges or other fees you paid.

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

Quick facts

Date of Inception:	January 2004	Asset Class:	European Equity
Total Value:	\$1,457,628	Management Expense Ratio (MER):	3.62%
Net Asset Value per Unit:	\$22.00	Managed by:	Invesco Canada Ltd.
Number of Units Outstanding:	66,262	Portfolio Turnover Rate:	10.92%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

The objective of the segregated fund is to invest in units of the Invesco EQV European Equity Fund or a substantially similar fund.

The underlying fund objective is to seek to produce strong capital growth over the long-term; it invests mainly in equities focusing on companies located in Europe, including Eastern European countries and the Commonwealth of Independent States (countries of the former Soviet Union). The fund may from time to time invest in companies located in other countries, generally in the Mediterranean region.

Top 10 Investments

- Investor AB
- Relx PLC
- Novo Nordisk A/S
- Deutsche Boerse AG
- IG Group Holdings PLC
- Publicis Groupe SA
- Schneider Electric SE
- Diploma PLC
- ASML Holding NV
- LVMH Moët Hennessy Louis Vuitton SE

Total Investments: 71 securities

The top 10 investments make up 27.96% 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, Equity Risk, Foreign Market Risk, Underlying Fund Risk

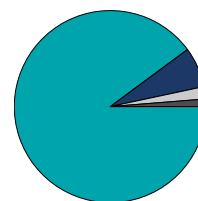
Note: There may be other applicable risks. See the Contract and Information Folder for a description of investment risks.

Are there any guarantees?

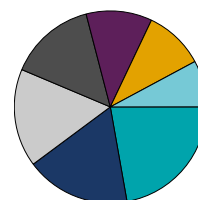
This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2024)

- European Union 89.9%
- Other European 6.8%
- Africa and Middle East 2.1%
- Canada 1.3%



- Other 22.2%
- Financial Services 17.6%
- Healthcare 16.5%
- Industrial Services 14.6%
- Industrial Goods 11.1%
- Consumer Goods 10.1%
- Technology 7.8%



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

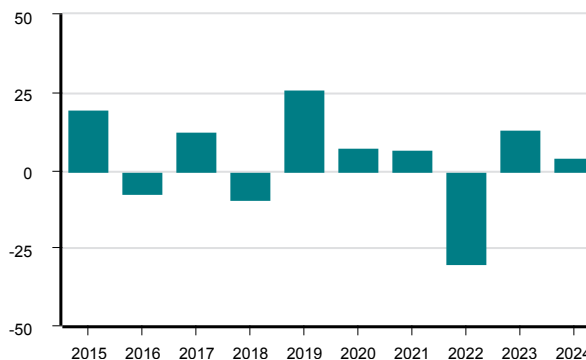
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,337.41. This works out to an average of 2.95% 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.



Equitable Life Invesco Europlus Fund



December 31, 2024

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Looking for exposure to a diversified portfolio of high-quality, industry-leading European equities with strong growth potential
- Willing to accept a medium level of risk
- Seeking capital growth over time through active management (at least five years)

How much does it cost?

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

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your 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 management fee. You don't pay these expenses directly.

Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	3.20%	0.13%	0.10%	3.62%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

- You can change your mind about purchasing the contract or any instruction you give, within two business days of the earlier of the date you received confirmation or five business days after it is mailed.
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- The amount returned will include a refund of any sales charges or other fees you paid.

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

Quick facts

Date of Inception:	September 2006	Asset Class:	International Equity
Total Value:	\$2,266,985	Management Expense Ratio (MER):	3.23%
Net Asset Value per Unit:	\$15.50	Managed by:	Invesco Canada Ltd.
Number of Units Outstanding:	146,238	Portfolio Turnover Rate:	2.73%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

The objective of the segregated fund is to invest in units of the Invesco Oppenheimer International Growth Fund or a substantially similar fund.

The underlying fund objective is to seek to provide strong capital growth over the long term. The fund invests primarily in securities of issuers located outside of Canada and the United States.

Top 10 Investments

- Flutter Entertainment PLC
- Resmed Inc
- London Stock Exchange Group PLC
- Taiwan Semiconductor Manufactrg Co Ltd
- Hermes International SCA
- Reliance Industries Ltd
- Novo Nordisk A/S
- Compass Group PLC
- Siemens AG
- ASML Holding NV

Total Investments: 71 securities

The top 10 investments make up 27.30% 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, Equity Risk, Foreign Market Risk, Underlying Fund Risk

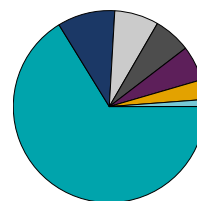
Note: There may be other applicable risks. See the Contract and Information Folder for a description of investment risks.

Are there any guarantees?

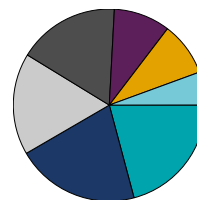
This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2024)

European Union	66.2%
Japan	9.7%
United States	7.5%
Other Asian	6.2%
Asia/Pacific Rim	5.9%
Other European	3.3%
Canada	1.2%



Industrial Goods	20.9%
Technology	20.8%
Consumer Services	17.1%
Healthcare	17.1%
Other	9.5%
Consumer Goods	9.1%
Financial Services	5.6%



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

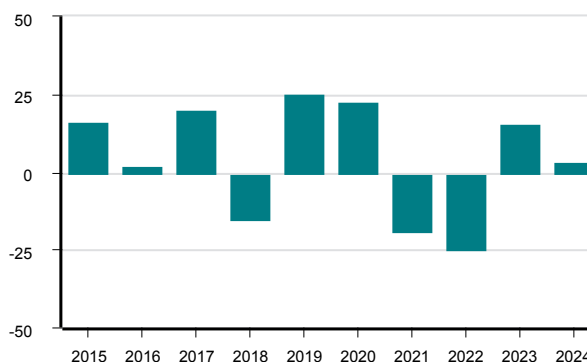
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,374.23. This works out to an average of 3.23% 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.



Equitable Life Invesco International Companies Fund



December 31, 2024

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Searching for a core foreign equity holding for their portfolio
- Looking for equity exposure to large non-North American companies from around the globe
- Willing to accept a medium level of risk
- Seeking capital growth potential 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, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

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Trailing commission

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Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.77%	0.10%	0.10%	3.23%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

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 website: www.equitable.ca

Quick facts

Date of Inception:	January 2011	Asset Class:	Global Neutral Balanced
Total Value:	\$1,463,932	Management Expense Ratio (MER):	2.52%
Net Asset Value per Unit:	\$16.35	Managed by:	The Equitable Life Insurance Company of Canada
Number of Units Outstanding:	89,554	Portfolio Turnover Rate:	207.43%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

The Equitable Life Active Balanced Portfolio will actively manage allocations between multiple asset classes based on the relative appeal of each category based on market conditions and the portfolio manager's outlook for that asset class. The portfolio manager may use fundamental and technical analysis in addition to quantitative measures to establish the positioning bias of the fund. Exposures to particular asset classes will be achieved through the use of exchange traded funds where a suitable vehicle is available.

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

Top 10 Investments

- Equitable Life Active Canadian Bond Fund
- BMO S&P 500 Hedged to CAD Index ETF (ZUE)
- BMO S&P 500 Index ETF - CAD Units (ZSP)
- SPDR Dow Jones Industrial Average ETF Trust (DIA)
- Franklin International Equity Index ETF (FLUR)
- SPDR S&P Dividend ETF (SDY)
- TD Q Canadian Dividend ETF (TQCD)
- BMO S&P/TSX Capped Composite Index ETF (ZCN)
- BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)
- Franklin Canadian Low Volatility High Dividend Index ETF (FLVC)

Total Investments: 11 securities

The top 10 investments make up 98.78% 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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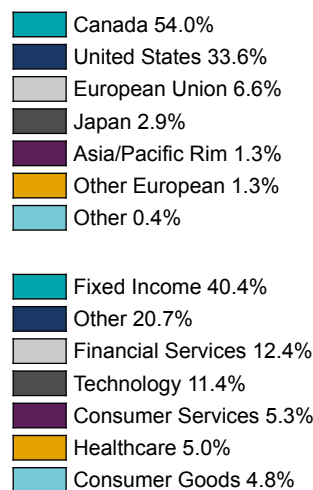
Key investment risks: Commodity Risk, Credit Risk, Derivative Risk, Equity Risk, Foreign Market Risk, Interest Rate Risk, Securities Lending Risk, Underlying Fund Risk

Note: There may be other applicable risks. See the Contract and Information Folder for a description of investment risks.

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. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2024)



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

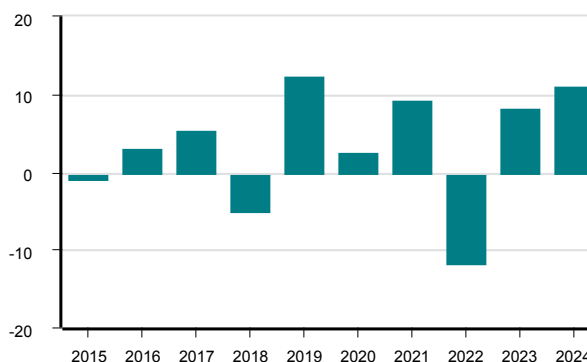
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,379.56. This works out to an average of 3.27% 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.



Equitable Life Active Balanced Portfolio



December 31, 2024

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

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, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your 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 management fee. You don't pay these expenses directly.

Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	1.62%	0.10%	0.10%	2.52%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

- You can change your mind about purchasing the contract or any instruction you give, within two business days of the earlier of the date you received confirmation or five business days after it is mailed.
- You must tell us in writing, by email, fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested or the value of the fund if it has gone down.
- The amount returned will include a refund of any sales charges or other 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: savingsretirement@equitable.ca
 website: www.equitable.ca

Quick facts

Date of Inception:	January 2005	Asset Class:	Global Neutral Balanced
Total Value:	\$25,719,838	Management Expense Ratio (MER):	3.30%
Net Asset Value per Unit:	\$19.90	Managed by:	Franklin Templeton Investments Corp.
Number of Units Outstanding:	1,292,584	Portfolio Turnover Rate:	10.77%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

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

The underlying fund objective is 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

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

Total Investments: 25 securities

The top 10 investments make up 73.16% 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: Equity Risk, Foreign Market Risk, Interest Rate Risk, Underlying Fund Risk

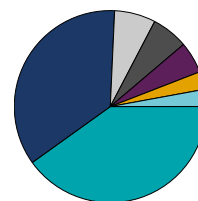
Note: There may be other applicable risks. See the Contract and Information Folder for a description of investment risks.

Are there any guarantees?

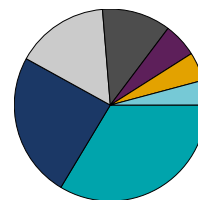
This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2024)

- Canada 40.1%
- United States 35.6%
- Multi-National 7.0%
- European Union 6.1%
- Other 5.3%
- North America 3.0%
- Asia/Pacific Rim 2.9%



- Fixed Income 33.6%
- Other 24.4%
- Technology 15.7%
- Financial Services 11.6%
- Consumer Services 5.7%
- Healthcare 4.8%
- Energy 4.2%



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

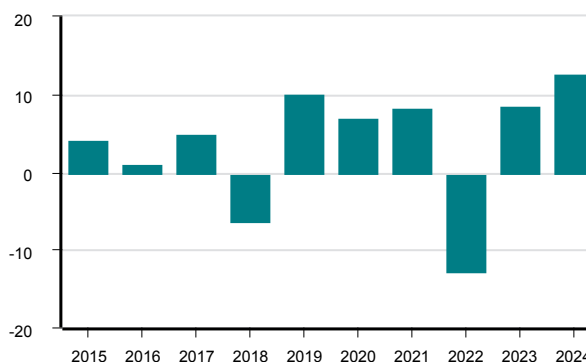
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,416.06. This works out to an average of 3.54% a year.

Year-by-year returns

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



Equitable Life Quotential Balanced Growth Portfolio



December 31, 2024

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

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, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your 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 management fee. You don't pay these expenses directly.

Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.95%	0.13%	0.10%	3.30%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

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

Quick facts

Date of Inception:	January 2005	Asset Class:	Global Fixed Income Balanced
Total Value:	\$6,997,199	Management Expense Ratio (MER):	3.02%
Net Asset Value per Unit:	\$17.65	Managed by:	Franklin Templeton Investments Corp.
Number of Units Outstanding:	396,464	Portfolio Turnover Rate:	14.05%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

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

The underlying fund objective is 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

1. Franklin Canadian Core Plus Bond Fund
2. Franklin Canadian Government Bond Fund
3. Franklin Global Core Bond Fund ETF Series (FLGA)
4. Franklin U.S. Core Equity Fund
5. Franklin FTSE U.S. Index ETF (FLAM)
6. Franklin Canadian Short Term Bond Fund
7. Franklin ClearBridge Canadian Equity Fund
8. Franklin Canadian Core Equity Fund
9. Franklin Brandywine Global Sustainable Income Optimiser Fund
10. SPDR Portfolio S&P 500 Value ETF (SPYV)

Total Investments: 25 securities

The top 10 investments make up 78.31% of the fund.

How risky is it?

The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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Key investment risks: Equity Risk, Foreign Market Risk, Interest Rate Risk, Underlying Fund Risk

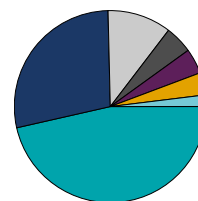
Note: There may be other applicable risks. See the Contract and Information Folder for a description of investment risks.

Are there any guarantees?

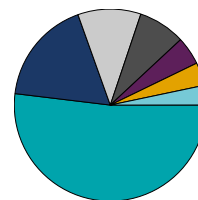
This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2024)

- Canada 46.5%
- United States 28.2%
- Multi-National 10.8%
- North America 4.7%
- European Union 4.2%
- Other 3.8%
- Asia/Pacific Rim 2.0%



- Fixed Income 51.9%
- Other 17.6%
- Technology 10.6%
- Financial Services 7.9%
- Cash and Cash Equivalent 4.7%
- Consumer Services 3.9%
- Healthcare 3.3%



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

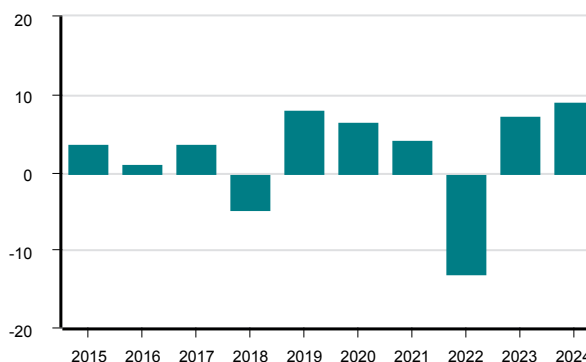
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,268.89. This works out to an average of 2.41% a year.

Year-by-year returns

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



Equitable Life Quotential Balanced Income Portfolio



December 31, 2024

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

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, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your Information Folder.

Trailing commission

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Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.70%	0.07%	0.05%	3.02%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

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

Quick facts

Date of Inception:	January 2005	Asset Class:	Global Equity
Total Value:	\$11,485,206	Management Expense Ratio (MER):	3.54%
Net Asset Value per Unit:	\$25.00	Managed by:	Franklin Templeton Investments Corp.
Number of Units Outstanding:	459,445	Portfolio Turnover Rate:	10.46%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

The objective of the segregated fund is to invest in units of the Franklin Quotential Diversified Equity Portfolio or a substantially similar fund.

The underlying fund objective is long-term capital appreciation by investing primarily in a diversified mix of equity mutual funds.

Top 10 Investments

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

Total Investments: 15 securities

The top 10 investments make up 92.31% of the fund.

How risky is it?

The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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Key investment risks: Equity Risk, Foreign Market Risk, Underlying Fund Risk

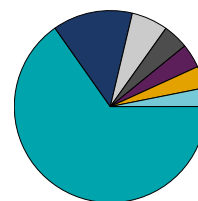
Note: There may be other applicable risks. See the Contract and Information Folder for a description of investment risks.

Are there any guarantees?

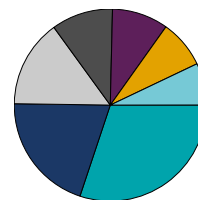
This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2024)

- United States 65.2%
- European Union 13.5%
- Asia/Pacific Rim 6.1%
- Japan 4.3%
- Canada 4.1%
- Other 3.7%
- Other Asian 3.1%



- Technology 30.1%
- Other 20.1%
- Financial Services 14.8%
- Healthcare 10.4%
- Consumer Services 9.5%
- Consumer Goods 8.1%
- Industrial Goods 7.1%



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

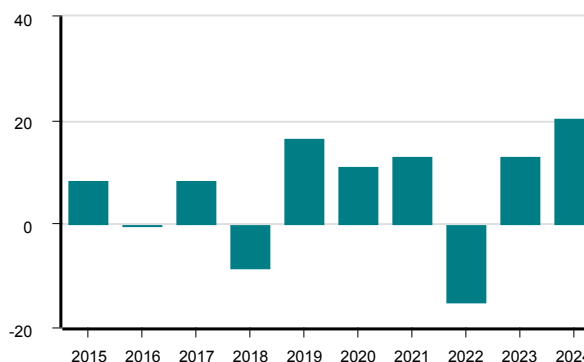
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,852.61. This works out to an average of 6.36% 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.



Equitable Life Quotential Diversified Equity Portfolio



December 31, 2024

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Searching for a core global equity holding for their portfolio
- Looking for exposure to high-quality, industry-leading companies anywhere in the world
- Seeking exposure to the global economy and the growth potential of multinational corporations
- 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, own and sell units of the fund.

What you pay	How it works
Deferred Sales Charge if you sell within: 1 year of buying 6% 2 years of buying 5% 3 years of buying 4% 4 years of buying 3% 5 years of buying 2% 6 years of buying 1% After 6 years nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable pays your advisor a commission of up to 2.1%.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your Information Folder.

Trailing commission

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Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	3.15%	0.60%	0.10%	3.54%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

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 website: www.equitable.ca

Quick facts

Date of Inception:	January 2005	Asset Class:	Global Fixed Income Balanced
Total Value:	\$9,752,356	Management Expense Ratio (MER):	2.91%
Net Asset Value per Unit:	\$16.24	Managed by:	Franklin Templeton Investments Corp.
Number of Units Outstanding:	600,699	Portfolio Turnover Rate:	14.49%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

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

The underlying fund objective is 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

1. Franklin Canadian Core Plus Bond Fund
2. Franklin Canadian Government Bond Fund
3. Franklin Global Core Bond Fund ETF Series (FLGA)
4. Franklin Canadian Short Term Bond Fund
5. Franklin Brandywine Global Sustainable Income Optimiser Fund
6. Franklin U.S. Core Equity Fund
7. Franklin FTSE U.S. Index ETF (FLAM)
8. Franklin ClearBridge Canadian Equity Fund
9. Franklin Canadian Core Equity Fund
10. SPDR Portfolio S&P 500 Value ETF (SPYV)

Total Investments: 25 securities

The top 10 investments make up 84.80% of the fund.

How risky is it?

The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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Key investment risks: Equity Risk, Underlying Fund Risk

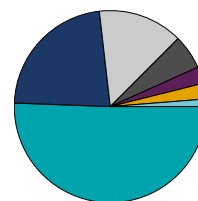
Note: There may be other applicable risks. See the Contract and Information Folder for a description of investment risks.

Are there any guarantees?

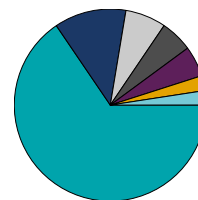
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Investment segmentation (December 31, 2024)

- Canada 50.6%
- United States 22.6%
- Multi-National 14.3%
- North America 5.8%
- European Union 2.8%
- Other 2.7%
- Asia/Pacific Rim 1.3%



- Fixed Income 65.5%
- Other 12.1%
- Technology 6.9%
- Cash and Cash Equivalent 5.4%
- Financial Services 5.2%
- Consumer Services 2.5%
- Mutual Fund 2.4%



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

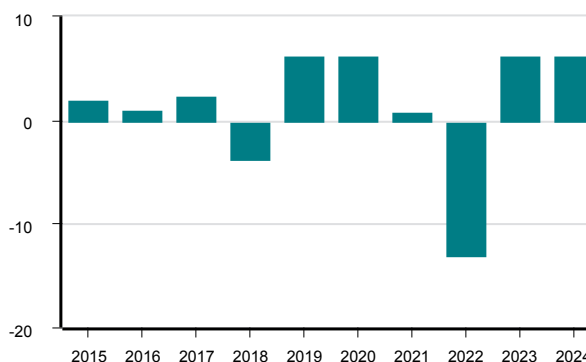
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,137.87. This works out to an average of 1.30% a year.

Year-by-year returns

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



Equitable Life Quotential Diversified Income Portfolio



December 31, 2024

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Seeking a steady stream of income in all market conditions
- Seeking a core fixed income holding for their portfolio
- Looking to diversify their fixed income holding with high-yield securities
- Searching for exposure to dividend yielding companies

How much does it cost?

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

What you pay	How it works														
Deferred Sales Charge if you sell within: <table> <tr> <td>1 year of buying</td><td>6%</td></tr> <tr> <td>2 years of buying</td><td>5%</td></tr> <tr> <td>3 years of buying</td><td>4%</td></tr> <tr> <td>4 years of buying</td><td>3%</td></tr> <tr> <td>5 years of buying</td><td>2%</td></tr> <tr> <td>6 years of buying</td><td>1%</td></tr> <tr> <td>After 6 years</td><td>nothing</td></tr> </table>	1 year of buying	6%	2 years of buying	5%	3 years of buying	4%	4 years of buying	3%	5 years of buying	2%	6 years of buying	1%	After 6 years	nothing	<ul style="list-style-type: none"> • The deferred sales charge is a set rate. It is deducted from the amount you sell. • When you buy the fund, Equitable pays your advisor a commission of up to 5.04%. Any deferred sales charge you pay goes to Equitable. • You can sell up to 10% (for non-reg/RSP) or 20% (for RIF/LIF) of your units each year without paying a deferred sales charge. • The deferred sales charges are treated as withdrawals for purposes of calculating the guaranteed benefits. • When you transfer units from one fund to another within your insurance contract, the deferred sales charge schedule will be based on the date you bought your first fund.
1 year of buying	6%														
2 years of buying	5%														
3 years of buying	4%														
4 years of buying	3%														
5 years of buying	2%														
6 years of buying	1%														
After 6 years	nothing														
No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable pays your advisor a commission of up to 2.1%. 														

Ongoing fund expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about ongoing fund expenses see section 3 of your 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 management fee. You don't pay these expenses directly.

Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	2.60%	0.09%	0.05%	2.91%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

- You can change your mind about purchasing the contract or any instruction you give, within two business days of the earlier of the date you received confirmation or five business days after it is mailed.
- You must tell us in writing, by email, fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested or the value of the fund if it has gone down.
- The amount returned will include a refund of any sales charges or other fees you paid.

For more information

This summary may not contain all the information you need. Please read the insurance contract and the Information Folder.
 Equitable
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1 800 668 4095
 e-mail: savingsretirement@equitable.ca
 website: www.equitable.ca

Quick facts

Date of Inception:	January 2005	Asset Class:	Global Equity Balanced
Total Value:	\$15,550,286	Management Expense Ratio (MER):	3.38%
Net Asset Value per Unit:	\$22.32	Managed by:	Franklin Templeton Investments Corp.
Number of Units Outstanding:	696,729	Portfolio Turnover Rate:	11.02%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

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

The underlying fund objective is 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

1. Franklin U.S. Core Equity Fund
2. Franklin FTSE U.S. Index ETF (FLAM)
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 (SPYV)
7. Franklin FTSE Canada All Cap Index ETF (FLCD)
8. Franklin International Core Equity Fund
9. Franklin U.S. Rising Dividends Fund
10. Franklin U.S. Opportunities Fund

Total Investments: 25 securities

The top 10 investments make up 73.36% 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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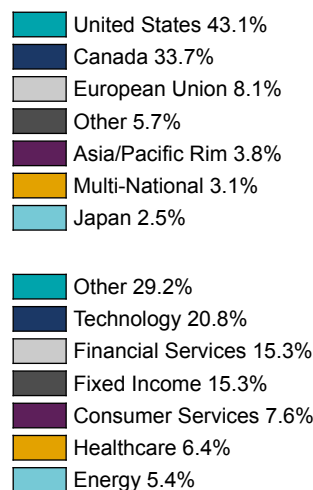
Key investment risks: Equity Risk, Foreign Market Risk, Interest Rate Risk, Underlying Fund Risk

Note: There may be other applicable risks. See the Contract and Information Folder for a description of investment risks.

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. The MER includes the insurance cost for the guarantee. For details please refer to section 3 of your Information Folder.

Investment segmentation (December 31, 2024)



How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,610.37. This works out to an average of 4.88% a year.

Year-by-year returns

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



Equitable Life Quotential Growth Portfolio



December 31, 2024

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Seeking the growth potential of equities with downside risk protection
- Looking for growth from a well-diversified equity portfolio
- Seeking equity diversification by management style, asset class, geography and market capitalization
- 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, own and sell units of the fund.

What you pay	How it works
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No Load	<ul style="list-style-type: none"> • There are no sales charges. • When you buy the fund, Equitable pays your advisor a commission of up to 2.1%.

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		DSC	No Load	
75/100	3.00%	0.13%	0.10%	3.38%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
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About Equitable

At Equitable, we believe in the power of working together. This guides how we work with each other. How we help our clients and partners. And how we support the communities where we live and work.

Together, with partners across Canada, we offer Individual Insurance, Group Insurance and Savings and Retirement solutions. To help our clients protect today and prepare tomorrow.

We believe the world is better when we work together to build an Equitable life for all.



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1.170 (2025/04/01)