

Equitable Generations™Universal Life Savings and Investment Options

UNIVERSAL LIFE SAVINGS & INVESTMENT OPTIONS

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

DESIGNING YOUR SAVINGS AND INVESTMENT PORTFOLIO

You can invest in any combination of the following:

- Daily Interest Account The Daily Interest Account is similar to a typical savings account found at various financial institutions. The interest rate credited on premiums allocated to the Daily Interest Account will be determined by Equitable Life® from time to time but is guaranteed never to be less than 90% of the yield on 91-Day Government of Canada Treasury Bills, less 1.5%. Interest credited will never be negative.
- Guaranteed Deposit Accounts A minimum investment of \$500 is required and can be invested for terms of 1, 5, and 10
 years. Premiums allocated to the Guaranteed Deposit Accounts provide you with a guaranteed rate of interest for the term
 selected. Interest credited will never be negative.
- Linked Interest Options Linked Interest Options provide the opportunity to have non-registered accounts that enjoy tax-advantaged earnings with performance that reflects domestic, global equity and bond markets. There are five types of Linked Interest Options available:

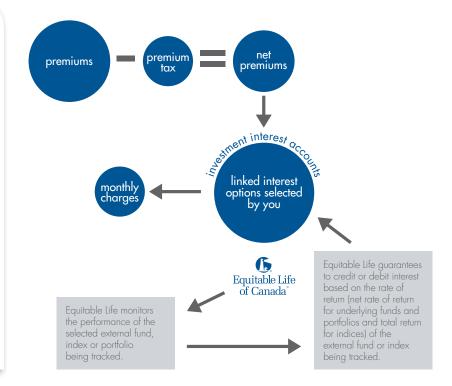
Index	ESG Index	Managed Fund	Portfolio	Target Date
Options	Options	Options	Options	Options
Interest based on the movement of some of the world leading stock market indexes.	Interest base on the movement of some stock market indexes that apply ESG principles in the securities selected.	Interest mirrors the performance of funds managed by some of the world's best professional money managers.	Interest based on the performance of portfolios that are suitable to an investor's risk tolerance and goals.	Interest based on the performance of portfolios that enables clients to grow their fund value during their earning years and enjoy stability during their retirement years.

HOW DO THE LINKED INTEREST OPTIONS WORK?

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

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

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



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

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

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

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

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

WHAT'S THE RIGHT INVESTMENT MIX FOR YOU?

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

Completing the Equitable Generations Investor Profile Questionnaire (#2057) will provide you with potential portfolios. Your financial advisor can assist you with reviewing your profile and selecting your investments.

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

INVESTMENT PROFILE CATEGORIES



1. Minimal Risk

100% Guaranteed (Guaranteed/Term Deposit Accounts)

2. Conservative

30% Equity, 45% Fixed Income, 25% Guaranteed $\bigcirc R$

45% Balanced, 30% Fixed Income, 25% Guaranteed OR

Diversified Income Portfolio



40% Equity, 40% Fixed Income, 20% Guaranteed OR

60% Balanced, 20% Fixed Income, 20% Guaranteed $\ensuremath{\mathsf{OR}}$

Balanced Income Portfolio Canadian Neutral Portfolio



4. Balanced Growth

60% Equity and 40% Fixed Income OR

100% Balanced

 $\bigcirc R$

Balanced Growth Portfolio/Canadian Balanced Portfolio



Growth

80% Equity and 20% Fixed Income OR

80% Balanced and 20% Equity

Growth Portfolio/Global Equity Portfolio



6. Aggressive Growth

100% Equity

OR

Diversified Equity Portfolio

LEGEND Guaranteed Fixed Income Equity

SAVINGS AND INVESTMENT OPTIONS

Guaranteed Investment Options

- Daily Interest Account
- Guaranteed Deposit Accounts (terms of 1, 5 and 10 years)

Fixed Income Exposure

- Managed Fund Option Canadian Bond
- Managed Fund Option Global Fixed Income
- Managed Fund Option Sustainable Bond

Balanced Exposure

- Managed Fund Option Global Equity Balanced
- Managed Fund Option Sustainable Balanced
- Target Date Option Target Date 2035
- Target Date Option Target Date 2040
- Target Date Option Target Date 2045
- Target Date Option Target Date 2050
- Target Date Option Target Date 2055
- Target Date Option Target Date 2060

Domestic Equity Exposure

- Index Option Canadian Equity Index
- ESG Index Option Canadian Equity Index (ESG)
- Managed Fund Option Special Situations
- Managed Fund Option Canadian Equity
- Managed Fund Option Large Cap Canadian Equity

U.S. Equity Exposure

- Index Option American Equity Index
- ESG Index Option American Equity Index (ESG)
- Index Option US Technologies Index
- Managed Fund Option American Equity
- Managed Fund Option American Growth Equity

Foreign Equity Exposure

- ESG Index Option European Equity Index (ESG)
- Managed Fund Option Global Equity
- Managed Fund Option Global Innovators Equity
- Managed Fund Option International Equity
- Managed Fund Option Sustainable Equity

Portfolio Interest Options

- Portfolio Option Diversified Income Portfolio (conservative)
- Portfolio Option Balanced Income Portfolio (moderate conservative)
- Portfolio Option Canadian Neutral Portfolio (moderate conservative)
- Portfolio Option Balanced Growth Portfolio (balanced)
- Portfolio Option Canadian Balanced Portfolio (balanced)
- Portfolio Option Growth Portfolio (growth)
- Portfolio Option Global Equity Portfolio (growth)
- Portfolio Option Diversified Equity Portfolio (aggressive growth)

WHAT LINKED INTEREST OPTIONS ARE AVAILABLE ON UNIVERSAL LIFE PLANS?

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

Asset Class	Volatility	Fund Name	Page
	Low	Managed Fund Option – Sustainable Bond	1
	Low to Medium	Managed Fund Option – Sustainable Balanced	2
C		Managed Fund Option – Sustainable Equity	3
Sustainable Options	A A 1-	ESG Index Option – American Equity Index (ESG)	4
	Medium	ESG Index Option – Canadian Equity Index (ESG)	5
		ESG Index Option – European Equity Index (ESG)	6
5. II 5		Managed Fund Option – Canadian Bond	7
Fixed Income Exposure	Low	Managed Fund Option – Global Fixed Income	8
Balanced Exposure	Low to Medium	Managed Fund Option – Global Equity Balanced	9
	I	Managed Fund Option – Canadian Equity	10
D " F " F	Low to Medium	Managed Fund Option – Large Cap Canadian Equity	11
Domestic Equity Exposure	Medium	Index Option – Canadian Equity Index	12
	Medium to High	Managed Fund Option – Special Situations	13
		Index Option – American Equity Index	14
	Medium	Index Option – U.S. Technologies Index	15
US Equity Exposure		Managed Fund Option – American Equity	16
		Managed Fund Option – American Growth Equity	17
	A A 1.	Managed Fund Option – Global Equity	18
Foreign Equity Exposure	Medium	Managed Fund Option – International Equity	19
	Medium to High	Managed Fund Option – Global Innovators Equity	20
		Portfolio Option – Balanced Income Portfolio	21
	Low	Portfolio Option – Diversified Income Portfolio	22
		Portfolio Option – Balanced Growth Portfolio	23
Partialia Ontions		Portfolio Option – Canadian Balanced Portfolio	24
Portfolio Options	Low to Medium	Portfolio Option – Canadian Neutral Portfolio	25
		Portfolio Option – Global Equity Portfolio	26
		Portfolio Option – Growth Portfolio	27
	Medium	Portfolio Option – Diversified Equity Portfolio	28
	Low to Medium	Target Date Option – Target Date 2035	29
		Target Date Option – Target Date 2040	30
Target Date Ostions		Target Date Option – Target Date 2045	31
Target Date Options	Medium	Target Date Optio – Target Date 2050	32
		Target Date Option – Target Date 2055	33
		Target Date Option – Target Date 2060	34



TYPE OF LINKED INTEREST OPTION NAME OF LINKED INTEREST OPTION

(External fund, index or portfolio currently being tracked)

FULL LEGAL LICENSED NAME OF INSURANCE COMPANY | DATE OF INFORMATION

QUICK FACTS

Portfolio Manager:

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

Date of Inception:

The date of inception reflects the date on which the index or underlying fund was established.

Asset Class:

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

Management Expense Ratio (MER):

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

WHAT IS THE INVESTMENT OBJECTIVE?

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

TOP 10 INVESTMENTS

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

HOW RISKY IS IT?

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

HOW HAS IT PERFORMED?

This section shows the index or underlying fund performance for the past 10 years.

INVESTMENT SEGMENTATION

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

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

Linked Interest Options are NOT mutual funds, segregated funds, indices, or any other kind of investment fund: the policyholders are NOT investing in or acquiring units in an investment fund or other security. Funds are placed on deposit, earning interest, with the general funds of Equitable Life®.

Policyholders may be credited positive or debited negative interest depending on the performance of the underlying fund or index being tracked. The underlying fund or index being tracked may change at any time. Linked Interest Option administration fees will apply.



MANAGED FUND OPTIONS SUSTAINABLE BOND

Currently tracking Fidelity Climate Leadership Bond Fund, series A.

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

December 31, 2022

QUICK FACTS

Portfolio Manager:	Fidelity Investments
	Canada ULC
Date of Inception of	May 18, 2021
Underlying Fund:	
Asset Class:	Global Fixed Income
Management	
Expense Ratio	1.76%
(MER):	

WHAT IS THE INVESTMENT OBJECTIVE?

The underlying fund objective is to provide a steady flow of income and the potential for capital gains. It invests primarily in a mix of fixed income securities of issuers anywhere in the world that are believed to reduce the risks, or are expected to benefit from the opportunies, associated with climate-related issues or the global transition to a low carbon economy.

TOP 5 INVESTMENTS

- 1. United States Treasury Bond
- 2. Ecolab
- 3. HSBC Holdings
- 4. Société Générale
- 5. Banco Santander

HOW RISKY IS IT?

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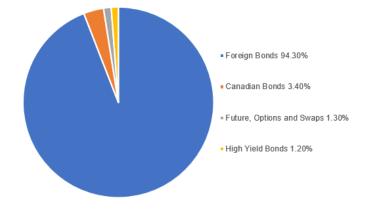
This is a Linked Interest Option. It is not a Mutual fund or Index. You are not acquiring an interest in any investments tracked by this designated index or purchasing any units or legal interest in any security. You are placing funds on deposit, earning interest with the general funds of Equitable Life.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

HOW HAS IT PERFORMED?

Compound returns of underlying fund			
(In Canadian dollars as of December 30, 2022)			
1 month	-0.60%		
6 months	-2.36%		
1 year	-17.60%		
2 years	-		
5 years	-		
10 years	-		

For current month returns, visit www.equitable.ca.
Universal Life Rates & Performance can be found under Our Products / Universal Life / Resources.

Past performance does not guarantee future results. Investment results will vary. The underlying fund or index being tracked may change at any time.



^{*} Estimated MER. MER is based on figures as of December 31, 2022 and is unaudited. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales non-income tax for the fund and for the underlying fund.



MANAGED FUND OPTIONS SUSTAINABLE BALANCED

Currently tracking Fidelity Climate Leadership Balanced Fund, series A.

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

December 31, 2022

QUICK FACTS

Portfolio Manager:	Fidelity Investments	
	Canada ULC	
Date of Inception of	May 18, 2021	
Underlying Fund:		
Asset Class:	Global Neutral Balanced	
Management		
Expense Ratio	2.43%	
(MER):		

WHAT IS THE INVESTMENT OBJECTIVE?

The underlying fund objective is to achieve high total investment return. It invests in a mix of equity securities and fixed income securities of issuers anywhere in the world that are believed to reduce the risks, or are expected to benefit from the opportunities, associated with climate-related issues or the global transition to a low carbon economy.

TOP 10 INVESTMENTS

- 1. Canadian Pacific Railway
- Alphabet
- 3. Microsoft
- 4. Epiroc
- 5. SNC Lavalin Group
- 6. WSP Global
- 7. Mister Car Wash
- 8. Nokian Tyres
- 9. Weir Group
- 10. Boyd Group Services

HOW RISKY IS IT?

Low	Low to	Medium	Medium	High
	medium		to high	

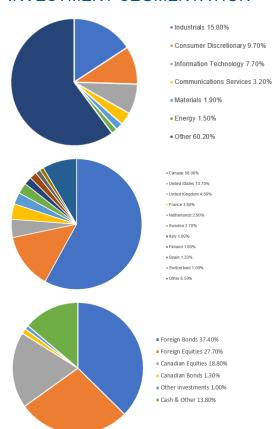
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HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of December 30, 2022)		
1 month	-2.87%	
6 months	3.57%	
1 year	-19.33%	
2 years	-	
5 years	-	
10 years	-	

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MANAGED FUND OPTIONS SUSTAINABLE EQUITY

Currently tracking Fidelity Climate Leadership Fund, series A.

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

December 31, 2022

QUICK FACTS

Portfolio Manager:	Fidelity Investments
	Canada ULC
Date of Inception of	May 18, 2021
Underlying Fund:	
Asset Class:	Global Equity
Management	
Expense Ratio	2.55%
(MER):	

WHAT IS THE INVESTMENT OBJECTIVE?

The underlying fund objective is to achieve long-term capital growth. It invests primarily in equity securities of companies anywhere in the world that are believed to reduce the risks, or are expected to benefit from the opportunities, associated with climate-related issues or the global transition to a low carbon economy.

TOP 10 INVESTMENTS

- 1. Canadian Pacific Railway
- 2. Alphabet
- 3. Microsoft
- 4. Epiroc
- 5. SNC Lavalin Group
- 6. WSP Global
- 7. Mister Car Wash
- 8. Nokian Tyres
- 9. Weir Group
- 10. Boyd Group Services

HOW RISKY IS IT?

Low	Low to	Medium	Medium	High
	medium		to high	

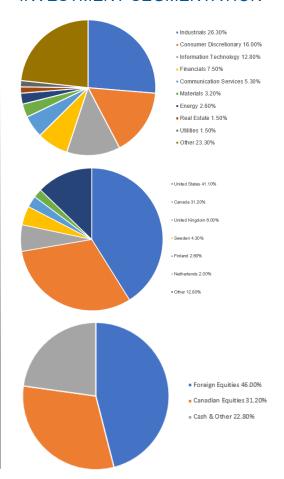
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HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of December 30, 2022)		
1 month	-4.34%	
6 months	7.26%	
1 year	-20.98%	
2 years	-	
5 years	-	
10 years	-	

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^{*} Estimated MER. MER is based on figures as of December 31, 2022 and is unaudited. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales non-income tax for the fund and for the underlying fund.



ESG INDEX OPTIONS AMERICAN EQUITY INDEX (ESG)

Currently tracking S&P 500 ESG Total Return Index

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

December 30, 2022

QUICK FACTS

Portfolio Manager:	Maintained by the S&P
	Index Committee
Date of Inception of	April 30, 2010
Tracked Index:	
Asset Class:	U.S. Equity

WHAT IS THE INVESTMENT OBJECTIVE?

The tracked index objective is to replicate, to the extent reasonably possible and before fees and expenses, the performance of the S&P 500 ESG Index. The index invests, directly or indirectly, primarily in equity securities of companies listed in the United States that meet sustainability criteria.

TOP 10 INVESTMENTS

- 1. Apple Inc
- 2. Microsoft Corp
- 3. Amazon.com Inc
- 4. Alphabet Inc
- 5. UnitedHealth Group Inc
- 6. Alphabet Inc
- 7. Exxon Mobil Corp
- 8. JPMorgan Chase & Co
- 9. NVIDIA Corp
- 10. Procter & Gamble Co/The

HOW RISKY IS IT?

Low Low to medium to high	High
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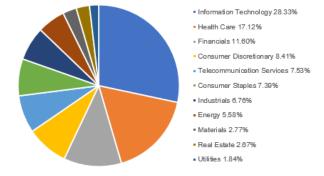
This is a Linked Interest Option. It is not a Mutual fund or Index. You are not acquiring an interest in any investments tracked by this designated index or purchasing any units or legal interest in any security. You are placing funds on deposit, earning interest with the general funds of Equitable Life. Interest is based on the performance of S&P 500 ESG Total Return Index.

HOW HAS IT PERFORMED?

Compound returns of tracked index (In Canadian dollars as of December 30, 2022)		
1 month	-5.62%	
6 months	7.34%	
1 year	-12.05%	
2 years	7.43%	
3 years	10.67%	
5 years	12.45%	
10 years	16.56%	

For current month returns, visit www.equitable.ca. Universal Life Rates & Performance can be found under Our Products / Universal Life / Resources.

Past performance does not guarantee future results. Investment results will vary. The underlying fund or index being tracked may change at any time.





ESG INDEX OPTIONS

CANADIAN EQUITY INDEX (ESG)

Currently tracking S&P/TSX Comp ESG Total Return Index

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

December 30, 2022

QUICK FACTS

Portfolio Manager:	Maintained by the S&P/TSX	
	Canadian Index Committee	
Date of Inception of	July 28, 2020	
Tracked Index:		
Asset Class:	Canadian Equity	

WHAT IS THE INVESTMENT **OBJECTIVE?**

The tracked index objective is to replicate, to the extent reasonably possible and before fees and expenses, the performance of the S&P/TSX® Composite ESG Index. The index invests, directly or indirectly, primarily in equity securities of companies listed on the TSX meeting sustainability criteria.

TOP 10 INVESTMENTS

- 1. Royal Bank of Canada
- 2. Toronto-Dominion Bank/The
- 3. Enbridge Inc
- 4. Canadian National Railway Co
- 5. Canadian Pacific Railway Ltd
- 6. Bank of Montreal
- 7. Bank of Nova Scotia/The
- 8. Shopify Inc
- 9. TC Energy Corp
- 10. BCE Inc

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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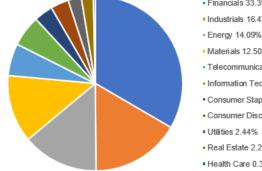
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HOW HAS IT PERFORMED?

Compound returns of tracked index (In Canadian dollars as of December 30, 2022)		
1 month	-4.72%	
6 months	4.58%	
1 year	-6.59%	
2 years	7.46%	
3 years	-	
5 years	-	
10 years	-	

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- Financials 33.39%
- Industrials 16.47%
- Materials 12.50%
- Telecommunication Service 5.95%
- Information Technology 5.75%
- Consumer Staples 3.49%
- Consumer Discretionary 3.35%
- Utilities 2.44%
- Real Estate 2.22%
- Health Care 0.35%



EUROPEAN EQUITY INDEX (ESG)

Currently tracking STOXX Europe 600 Paris-Aligned (ESG) Total Return Index

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

December 30, 2022

QUICK FACTS

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

WHAT IS THE INVESTMENT OBJECTIVE?

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

TOP 10 INVESTMENTS

- 1. SANOFI
- 2. LVMH MOET HENNESSY
- 3. HERMES INTERNATIONAL
- 4. ASML HLDG
- 5. SAP
- 6. L'OREAL
- 7. LINDE
- 8. AIR LIQUIDE
- 9. IBERDROLA
- 10. DEUTSCHE TELEKOM

HOW RISKY IS IT?

Low	Low to	Medium	Medium	High
	medium		to high	

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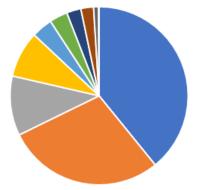
HOW HAS IT PERFORMED?

Compound returns of tracked index (In Canadian dollars as of December 30, 2022)		
1 month	-0.54%	
6 months	11.71%	
1 year	-11.06%	
2 years	0.74%	
3 years	3.14%	
5 years	-	
10 years	-	

For current month returns, visit www.equitable.ca.
Universal Life Rates & Performance can be found under Our Products / Universal Life / Resources.
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- Consumer Products & Services 16.80%
- Technology 15.00%
- Chemicals 10.20%
- Health Care 10.00%
- Industrial Goods & Services 9.10%
- Telecommunications 6.60%
- Insurance 6.30%
- Banks 5.80%
- Food, Beverage & Tobacco 4.80%
- Utilities 4.60%
- Other 10.80%



- France 39.10%
- Germany 28.60%
- Netherlands 10.80%
- Spain 8.40%
- Italy 3.80%
- Belgium 3.30%
- Finland 2.60%
- Ireland 2.30%
- Austria 0.90%
- Portugal 0.10%



MANAGED FUND OPTIONS CANADIAN BOND

Currently tracking Equitable Life Active Canadian Bond Fund Internal Linked.

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

December 31, 2022

QUICK FACTS

Portfolio Manager:	The Equitable Life Insurance	
	Company of Canada	
Date of Inception of	September 2013	
Underlying Fund:		
Asset Class:	Canadian Fixed Income	
Management		
Expense Ratio	0.89%	
(MER)*:		

WHAT IS THE INVESTMENT OBJECTIVE?

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

TOP 10 INVESTMENTS

- 1. Canada Government 2.75% 01-Aug-2024
- 2. Ontario Province 2.85% 02-Jun-2023
- 3. Canada Government 2.75% 01-Dec-2048
- 4. Canada Government 2.00% 01-Jun-2032
- 5. Ontario Province 3.75% 02-Jun-2032
- 6. Canada Government 2.75% 01-Sept-2027
- 7. Ontario Province 2.65% 02-Dec-2050
- 8. Canada Government 1.75% 01-Dec-2053
- 9. Canada Government 1.25% 01-Jun-2030
- 10. Canada Housing Trust No 1 2.35% 15-Sept-2023

HOW RISKY IS IT?

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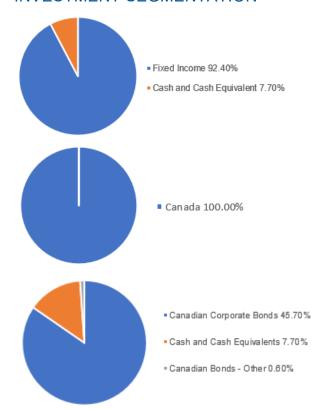
This is a Linked Interest Option. It is not a Mutual fund or Index. You are not acquiring an interest in any investments tracked by this designated index or purchasing any units or legal interest in any security. You are placing funds on deposit, earning interest with the general funds of Equitable Life.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

HOW HAS IT PERFORMED?

Compound returns of underlying fund			
(In Canadian dollars as of December	30, 2022)		
1 month	-1.61%		
6 months	0.17%		
1 year	-13.04%		
2 years	-8.63%		
3 years	-3.66%		
5 years	-1.42%		
10 years	-		

For current month returns. visit www.equitable.ca.
Universal Life Rates & Performance can be found under Our Products / Universal Life / Resources.

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^{*} Estimated MER. MER is based on figures as of December 31, 2022 and is unaudited. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales non-income tax for the fund and for the underlying fund.



MANAGED FUND OPTIONS GLOBAL FIXED INCOME

Currently tracking Invesco Global Bond Fund, series A.

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

December 31, 2022

QUICK FACTS

Portfolio Manager:	Invesco Canada Ltd.
Date of Inception of	May 26, 2016
Underlying Fund:	
Asset Class:	Global Fixed Income
Management	
Expense Ratio	1.62%
(MER)*:	

WHAT IS THE INVESTMENT OBJECTIVE?

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

TOP 10 INVESTMENTS

- 1. Invesco ESG Global Bond ETF, CAD Units
- 2. Invesco Global High Yield Bond Fund, Series I
- 3. United Kingdom Gilt, 4.25%, due 6/7/32
- 4. Japanese government bond, 0.10% due 9/20/30
- Bundesrepublik Deutschland Bundesanleihe, 0.00%, due 8/15/26
- Bundesrepublik Deutschland Bundesanleihe, 0.00%, due 2/15/32
- 7. Pershing Square Holdings, Itd., 3.25%, due 11/15/30
- 8. Japanese government bond, 0.10%, due 3/20/28
- 9. Netherlands government bond, 0.00%, due 1/15/52
- 10. French Republic bond, 0.50%, due 5/25/25

HOW RISKY IS IT?

Low	Low to	Medium	Medium	High
	medium		to high	

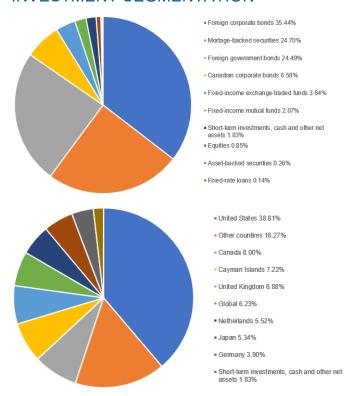
This is a Linked Interest Option. It is not a Mutual fund or Index. You are not acquiring an interest in any investments tracked by this designated index or purchasing any units or legal interest in any security. You are placing funds on deposit, earning interest with the general funds of Equitable Life. Interest is based on the performance of Invesco Global Bond Fund.

HOW HAS IT PERFORMED?

Compound returns of underlying fund		
(In Canadian dollars as of December	30, 2022)	
1 month	-0.68%	
6 months	-2.15%	
1 year	-13.45%	
2 years	-7.37%	
3 years	-2.83%	
5 years	-0.61%	
10 years	-	

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MANAGED FUND OPTIONS GLOBAL EQUITY BALANCED

Currently tracking Mackenzie Ivy Global Balanced Fund, series A.

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

December 31, 2022

QUICK FACTS

Portfolio Manager:	Mackenzie Financial
	Corporation
Date of Inception of	December 6, 1993
Underlying Fund:	
Asset Class:	Global Equity Balanced
Management	
Expense Ratio	2.33%
(MER)*:	

WHAT IS THE INVESTMENT OBJECTIVE?

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

TOP 10 INVESTMENTS

- 1. Danaher Corp
- 2. Seven & i Holdings Co Ltd
- 3. Johnson & Johnson
- 4. Amcor PLC
- 5. Colgate-Palmolive Co
- 6. Government of Canada 1.75% 12-01-2053
- 7. US Treasury 0.13% 01-15-2032 Inflation Indexed
- 8. Mackenzie Emerging Markets Local Currency Bond Index ETF
- 9. US Treasury 0.13% 02-15-2052 Inflation Indexed
- 10. US Treasury 0.25% 07-15-2029 Inflation Indexed

HOW RISKY IS IT?

Low	Low to	Medium	Medium	High
	medium		to high	

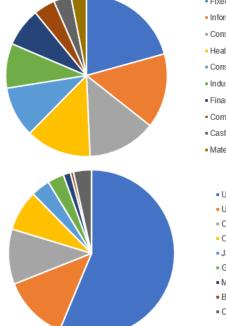
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HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of December 30, 2022)		
1 month	-1.78%	
6 months	5.87%	
1 year	-10.23%	
2 years	-2.24%	
3 years	1.66%	
5 years	2.95%	
10 years	6.62%	

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- Fixed Income 20.70%
- Information Technology 14.90%
- Consumer Staples 13.70%
- Health Care 13.10%
- Consumer Discretionary 10.10%
- Industrials 8.90%
- Financials 7.70%
- Communication Services 4.30%
- Cash & Equivalents 3.50%
- Materials 3.10%
- United States 56.30%
- United Kingdom 12.70%
- = Other 10 70%
- Canada 7.90%
- Japan 3.70%
- Germany 3.20%
- Mexico 1.40%
- Brazil 0.60%
- Cash & Equivalents 3.50%

^{*} Estimated MER. MER is based on figures as of September 30, 2022 and is unaudited. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales non-income tax for the fund and for the underlying fund.



MANAGED FUND OPTIONS CANADIAN EQUITY

Currently tracking Franklin Bissett Canadian Equity Fund, series A.

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

December 31, 2022

QUICK FACTS

Portfolio Manager:	Franklin Templeton	
	Investments Corp.	
Date of Inception of	March 1, 1983	
Underlying Fund:		
Asset Class:	Canadian Equity	
Management		
Expense Ratio	2.22%	
(MER)*:		

WHAT IS THE INVESTMENT OBJECTIVE?

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

TOP 10 INVESTMENTS

- 1. The Toronto-Dominion Bank
- 2. Royal Bank of Canada
- Brookfield
- 4. Canadian National Railway
- 5. Alimentation Couche-Tard
- 6. Agnico Eagle Mines Ltd.
- 7. The Bank of Nova Scotia
- 8. Canadian Pacific Railway Ltd.
- 9. Metro
- 10. Fortis

HOW RISKY IS IT?

Low	Low to	Medium	Medium	High
	medium		to high	

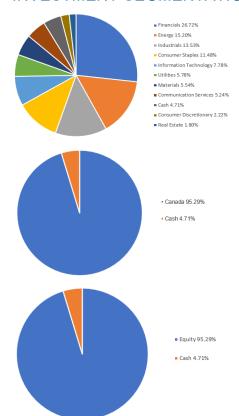
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HOW HAS IT PERFORMED?

Compound returns of underlying fund			
(In Canadian dollars as of December 30, 2022)			
1 month	-5.20%		
6 months	3.49%		
1 year	0.74%		
2 years	12.76%		
3 years	7.25%		
5 years	5.34%		
10 years	6.90%		

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^{*} Estimated MER. MER is based on figures as of January 31, 2023 and is unaudited. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales non-income tax for the fund and for the underlying fund.



MANAGED FUND OPTIONS LARGE CAP CANADIAN EQUITY

Currently tracking Dynamic Equity Income Fund, series A.

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

December 31, 2022

QUICK FACTS

Portfolio Manager:	1832 Asset Management
	L.P
Date of Inception of	July 2001
Underlying Fund:	
Asset Class:	Canadian Focused Equity
Management	
Expense Ratio	2.13%
(MER)*:	

WHAT IS THE INVESTMENT OBJECTIVE?

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

TOP 10 INVESTMENTS

- 1. Royal Bank of Canada
- 2. Toronto-Dominion Bank
- 3. Enbridge Inc.
- 4. Canadian Natural Resources Limited
- 5. Canadian National Railway Company
- 6. Canadian Pacific Railway Limited
- 7. Bank of Montreal
- 8. Microsoft Corporation
- 9. Bank of Nova Scotia
- 10. Suncor Energy Inc.

HOW RISKY IS IT?

Low	Low to	Medium	Medium	High
	medium		to high	

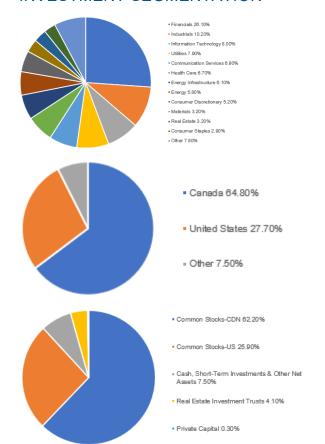
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HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of December 30, 2022)		
,		
1 month	-4.67%	
6 months	1.23%	
1 year	-4.53%	
2 years	7.75%	
3 years	5.49%	
5 years	6.13%	
10 years	7.64%	

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INDEX OPTIONS CANADIAN EQUITY INDEX

Currently tracking S&P/TSX60 Total Return Index

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

December 30, 2022

QUICK FACTS

Portfolio Manager: Maintained by the S&P/	
	Canadian Index Committee
Date of Inception of December 30, 1998	
Tracked Index:	
Asset Class:	Canadian Equity

WHAT IS THE INVESTMENT OBJECTIVE?

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

TOP 10 INVESTMENTS

- 1. ROYAL BANK OF CANADA
- 2. TORONTO DOMINION
- 3. ENBRIDGE INC
- 4. CANADIAN NATIONAL RAILWAY
- 5. CANADIAN PACIFIC RAILWAY LTD
- 6. BANK OF MONTREAL
- 7. CANADIAN NATURAL RESOURCES LTD
- 8. BANK OF NOVA SCOTIA HALIFAX
- 9. BROOKFIELD CORPORATION
- 10. SUNCOR ENERGY INC

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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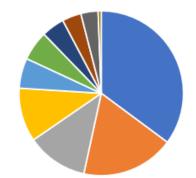
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HOW HAS IT PERFORMED?

Compound returns of tracked index (In Canadian dollars as of December 30, 2022)		
1 month	-5.39%	
6 months	3.73%	
1 year	-6.24%	
2 years	9.57%	
3 years	8.22%	
5 years	7.39%	
10 years	8.36%	

For current month returns, visit www.equitable.ca.
Universal Life Rates & Performance can be found under Our Products / Universal Life / Resources.

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- Financials 35.02%
- Energy 18.21%
- " Industrials 11.98%
- Materials 10.53%
- Information Technology 5.89%
- Communication Services 5.81%
- Consumer Staples 4.50%
- Consumer Discretionary 3.73%
- Utilities 3.38%
- Real Estate 0.61%



MANAGED FUND OPTIONS SPECIAL SITUATIONS

Currently tracking Fidelity Special Situations Fund, series A.

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

December 31, 2022

QUICK FACTS

Portfolio Manager:	Fidelity Investments	
	Canada ULC	
Date of Inception of	April 18, 2007	
Underlying Fund:		
Asset Class:	Canadian Focused	
	Small/Mid Cap Equity	
Management		
Expense Ratio	2.43%	
(MER*):		

WHAT IS THE INVESTMENT OBJECTIVE?

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 Loblaw
- 2. Tourmaline Oil
- 3. Block
- 4. Netflix
- 5. Toromont Industries
- 6. Artizia
- 7. Agnico Eagle Mines
- 8. TFI International
- 9. Roblox
- 10. Canadian Pacific Railway

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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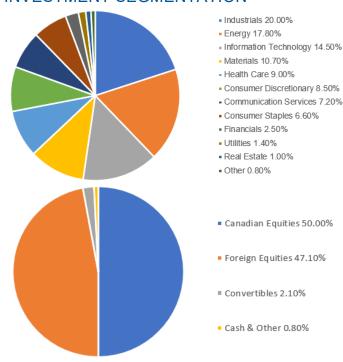
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HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of December 30, 2022)		
1 month	-6.65%	
6 months	2.56%	
1 year	-15.68%	
2 years	-8.21%	
3 years	9.76%	
5 years	8.19%	
10 years	13.28%	

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INDEX OPTIONS AMERICAN EQUITY INDEX

Currently tracking S&P 500 Total Return Index

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

December 30, 2022

QUICK FACTS

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

WHAT IS THE INVESTMENT OBJECTIVE?

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

TOP 10 INVESTMENTS

- 1. Apple Inc.
- 2. Microsoft Corporation
- 3. Amazon.com Inc.
- 4. Berkshire Hathaway Inc. Class B
- 5. Alphabet Inc. Class A
- 6. UnitedHealth Group Incorporated
- 7. Alphabet Inc. Class C
- 8. Johnson & Johnson
- 9. Exxon Mobil Corporation
- 10. JPMorgan Chase & Co.

HOW RISKY IS IT?

	ow to edium	Medium	Medium to high	High
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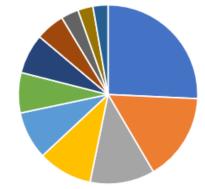
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HOW HAS IT PERFORMED?

Compound returns of tracked index (In Canadian dollars as of December 30, 2022)		
1 month	-5.51%	
6 months	7.53%	
1 year	-12.52%	
2 years	5.89%	
3 years	9.18%	
5 years	11.11%	
10 years	16.09%	

For current month returns, visit www.equitable.ca.
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- Information Technology 25.74%
- · Health Care 15.82%
- · Financials 11.67%
- · Consumer Discretionary 9.80%
- Industrials 8.65%
- · Communication Services 7.28%
- Consumer Staples 7.20%
- Energy 5.23%
- Utilities 3.17%
- Materials 2.74%
- Real Estate 2.70%



INDEX OPTIONS U.S. TECHNOLOGIES INDEX

Currently tracking NASDAQ 100 Total Return Index

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

December 30, 2022

QUICK FACTS

Portfolio Manager:	Maintained by NASDAQ
Date of Inception of	January 31, 1985
Tracked Index:	
Asset Class:	U.S. Equity

WHAT IS THE INVESTMENT OBJECTIVE?

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

TOP 10 INVESTMENTS

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

HOW RISKY IS IT?

Low Low to Medium Medium to high	High
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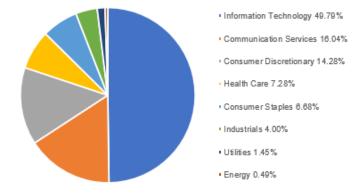
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HOW HAS IT PERFORMED?

Compound returns of tracked index (In Canadian dollars as of December 30, 2022)		
1 month	-8.76%	
6 months	0.41%	
1 year	-27.76%	
2 years	-4.23%	
3 years	10.21%	
5 years	14.09%	
10 years	20.09%	

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MANAGED FUND OPTIONS AMERICAN EQUITY

Currently tracking Dynamic American Fund, series A.

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

December 31, 2022

QUICK FACTS

Portfolio Manager:	1832 Asset Management
	L.P.
Date of Inception of	August 1979
Underlying Fund:	
Asset Class:	US Equity
Management	
Expense Ratio	2.37%
(MER):	

WHAT IS THE INVESTMENT OBJECTIVE?

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

TOP 10 INVESTMENTS

- 1. Northrop Grumman Corporation
- 2. McKesson Corporation
- 3. Eli Lilly and Company
- 4. General Dynamics Corporation
- 5. Merck & Co., Inc.
- 6. Humana Inc.
- 7. General Mills, Inc.
- 8. Arthur J. Gallagher & Co.
- 9. Berkshire Hathaway Inc.
- 10. PepsiCo, Inc.

HOW RISKY IS IT?

Lo	ow	Low to	Medium	Medium	High
		medium		to high	

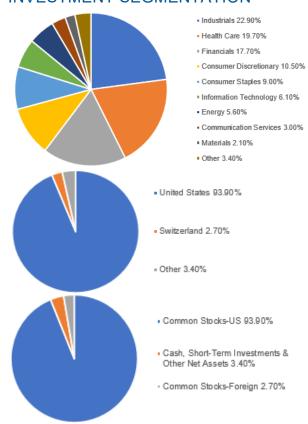
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HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of December 30, 2022)		
1 month	-2.88%	
6 months	2.30%	
1 year	-17.55%	
2 years	-6.03%	
3 years	0.77%	
5 years	7.04%	
10 years	10.91%	

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MANAGED FUND OPTIONS AMERICAN GROWTH EQUITY

Currently tracking Fidelity US Focused Stock Fund, series A.

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

December 31, 2022

QUICK FACTS

Portfolio Manager:	Fidelity Investments
	Canada ULC
Date of Inception of	September 20, 1990
Underlying Fund:	
Asset Class:	US Equity
Management	
Expense Ratio	2.48%
(MER):	

WHAT IS THE INVESTMENT OBJECTIVE?

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

TOP 10 INVESTMENTS

- 1. Microsoft
- 2. UnitedHealth Group
- Fiserv
- 4. S&P Global
- 5. Eli Lilly
- 6. Constellation Energy Group
- 7. TJX Companies
- 8. Northrop Grumman
- 9. Apple
- 10. Travelers Companies

HOW RISKY IS IT?

Lo	Low to medium	DW	Medium	Medium to high	High
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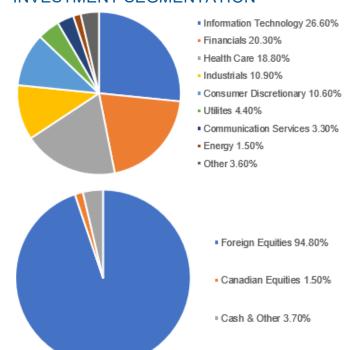
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HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of December 30, 2022)		
1 month	-4.89%	
6 months	1.32%	
1 year	-22.82%	
2 years	-2.27%	
3 years	6.93%	
5 years	11.03%	
10 years	14.33%	

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MANAGED FUND OPTIONS GLOBAL EQUITY

Currently tracking Templeton Growth Fund, series A.

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

December 31, 2022

QUICK FACTS

Portfolio Manager:	Franklin Templeton
	Investments Corp.
Date of Inception of	November 29, 1954
Underlying Fund:	
Asset Class:	Global Equity
Management	
Expense Ratio	2.43%
(MER)*:	

WHAT IS THE INVESTMENT OBJECTIVE?

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

TOP 10 INVESTMENTS

- 1. Abbvie Inc
- 2. TJX Cos Inc
- 3. BP PLC
- 4. HCA Healthcare Inc.
- 5. Unilever PLC
- 6. Johnson & Johnson
- 7. Samsung Electronics Co., Ltd.
- 8. Dupont De Nemours Inc.
- 9. Anheuser-Busch Inbev SA/NV
- 10. Medtronic PLC

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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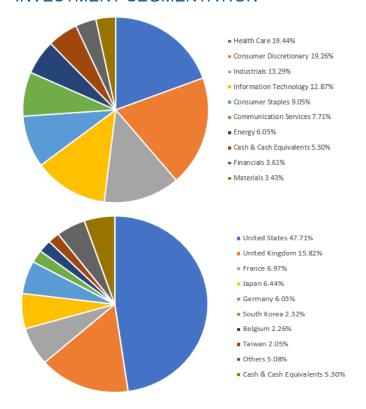
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HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of December 30, 2022)		
1 month	-3.25%	
6 months	8.09%	
1 year	-8.05%	
2 years	-2.56%	
3 years	-0.62%	
5 years	-0.55%	
10 years	6.28%	

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MANAGED FUND OPTIONS INTERNATIONAL EQUITY

Currently tracking Invesco International Companies Fund, series A.

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

December 31, 2022

QUICK FACTS

Portfolio Manager:	Invesco Canada Ltd.
Date of Inception of	October 22, 1999
Underlying Fund:	
Asset Class:	International Equity
Management	
Expense Ratio	2.56%
(MER):	

WHAT IS THE INVESTMENT OBJECTIVE?

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

- 1. Novo Nordisk A/S
- 2. Pinuoduo Inc., ADR
- 3. Hermes International
- 4. Kweichow Moutai co., Ltd., A shares
- 5. AIA Group Ltd.
- 6. Reliance Industries Ltd.
- 7. Gree Electric Appliances, Inc. of Zhuhai
- 8. LVMH Moet Hennessy Louis Vuitton SE
- 9. Compass Group PLC
- 10. Epiroc AB

HOW RISKY IS IT?

Low	Low to	Medium	Medium	High
	medium		to high	

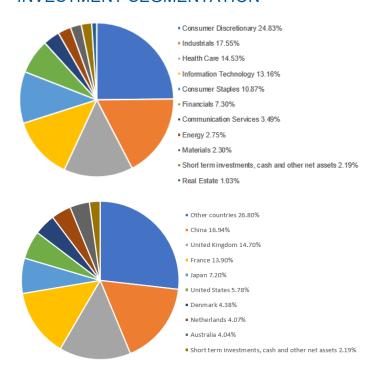
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HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of December 30, 2022)			
1 month	-3.33%		
6 months	-1.24%		
1 year	-24.51%		
2 years	-21.48%		
3 years	-8.62%		
5 years	-3.78%		
10 years	5.48%		

For current month returns, visit www.equitable.ca. Universal Life Rates & Performance can be found under Our Products / Universal Life / Resources

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^{*} Estimated MER. MER is based on figures as of December 31, 2021 and is unaudited. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales non-income tax for the fund and for the underlying fund.



MANAGED FUND OPTIONS GLOBAL INNOVATORS EQUITY

Currently tracking Fidelity Global Innovators Class, series A.

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

December 31, 2022

QUICK FACTS

Portfolio Manager:	Fidelity Investments	
	Canada ULC	
Date of Inception of	November 1, 2017	
Underlying Fund:		
Asset Class:	Global Equity	
Management		
Expense Ratio	2.48%	
(MER):		

WHAT IS THE INVESTMENT OBJECTIVE?

The underlying fund objective is to achieve long-term capital appreciation. It invests primarily in equity securities of companies located anywhere in the world that have the potential to be disruptive innovators.

TOP 10 INVESTMENTS

- 1. Amazon.com
- 2. Block
- 3. Meta Platforms
- 4. Netflix
- 5. Roblox
- 6. Alphabet
- 7. Boston Scientific
- 8. Nvidia
- 9. Taiwan Semiconductor Manufacturing
- 10. Quanta Services

HOW RISKY IS IT?

Low	Low to	Medium	Medium	High
	medium		to high	

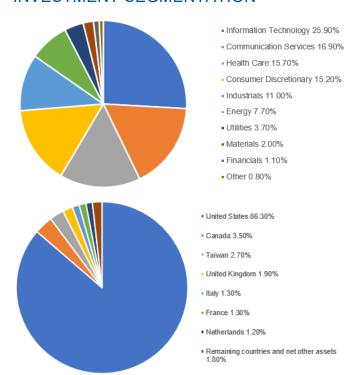
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HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of December 30, 2022)		
1 month	-8.83%	
6 months	-5.27%	
1 year	-30.61%	
2 years	-15.58%	
3 years	11.10%	
5 years	12.47%	
10 years	-	

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PORTFOLIO OPTIONS BALANCED INCOME PORTFOLIO

Currently tracking Franklin Quotential Balanced Income Portfolio, series A.

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

December 31, 2022

QUICK FACTS

Portfolio Manager:	Franklin Templeton	
	Investments Corp.	
Date of Inception of	August 19, 2002	
Underlying Fund:		
Asset Class:	Global Fixed Income	
	Balanced	
Management		
Expense Ratio	1.99%	
(MER)*:		

WHAT IS THE INVESTMENT OBJECTIVE?

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

TOP 10 INVESTMENTS

- 1. Franklin Bissett Core Plus Bond Fund
- 2. Franklin Bissett Canadian Government Bond Fund
- Franklin Liberty Global Aggregate Bond ETF (CAD-Hedged)
- 4. Franklin Bissett Short Duration Bond Fund
- 5. Franklin U.S. Core Equity Fund
- 6. Franklin Bissett Canadian Equity Fund
- 7. Franklin FTSE U.S. Index ETF
- 8. Franklin Strategic Income Fund
- 9. Franklin Western Asset Core Plus Bond Fund
- 10. Franklin FTSE Canada All Cap Index ETF

HOW RISKY IS IT?

Low	Low to	Medium	Medium	High
	medium		to high	

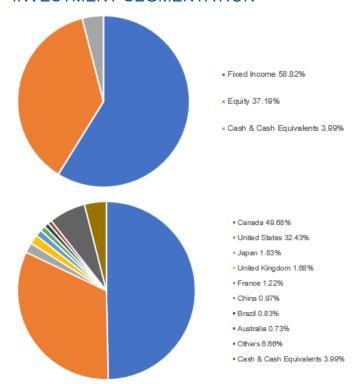
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HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of December 30, 2022)				
1 month -2.54%				
6 months	1.94%			
1 year	-12.06%			
2 years	-3.79%			
3 years	-0.13%			
5 years	0.86%			
10 years	3.22%			

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PORTFOLIO OPTIONS DIVERSIFIED INCOME PORTFOLIO

Currently tracking Franklin Quotential Diversified Income Portfolio, series T.

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

December 30, 2022

QUICK FACTS

Portfolio Manager:	Franklin Templeton	
	Investments Corp.	
Date of Inception of	February 17, 2003	
Underlying Fund:		
Asset Class:	Global Fixed Income	
	Balanced	
Management		
Expense Ratio	1.71%	
(MER)*:		

WHAT IS THE INVESTMENT OBJECTIVE?

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

TOP 10 INVESTMENTS

- 1. Franklin Bissett Core Plus Bond Fund
- 2. Franklin Bissett Canadian Government Bond Fund
- Franklin Liberty Global Aggregate Bond ETF (CAD-Hedged)
- 4. Franklin Bissett Short Duration Bond Fund
- 5. Franklin Strategic Income Fund
- 6. Franklin Western Asset Core Plus Bond Fund
- 7. Franklin U.S. Core Equity Fund
- 8. Franklin Bissett Canadian Equity Fund
- 9. Franklin FTSE U.S. Index ETF
- 10. Franklin FTSE Canada All Cap Index ETF

HOW RISKY IS IT?

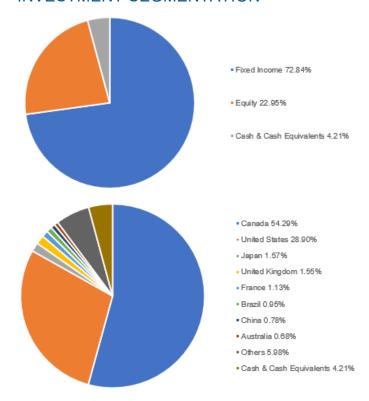
Low	Low to	Medium	Medium	High		
	medium		to high			
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	r Index. Yoเ vestments tı					
or purchasing any units or legal interest in any security. You are placing funds on deposit, earning						
interest with the general funds of Equitable Life.						
Interest is based on the performance of Franklin						
Quotential Diversified Income Portfolio.						

HOW HAS IT PERFORMED?

Compound returns of underlying fund			
(In Canadian dollars as of December 30, 2022)			
1 month	-2.10%		
6 months	1.52%		
1 year	-11.61%		
2 years	-5.17%		
3 years	-1.22%		
5 years	0.13%		
10 years	2.02%		

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PORTFOLIO OPTIONS BALANCED GROWTH PORTFOLIO

Currently tracking Franklin Quotential Balanced Growth Portfolio, series A.

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

December 31, 2022

QUICK FACTS

Portfolio Manager:	Franklin Templeton	
	Investments Corp.	
Date of Inception of	August 19, 2002	
Underlying Fund:		
Asset Class:	Global Neutral Balanced	
Management		
Expense Ratio	2.04%	
(MER)*:		

WHAT IS THE INVESTMENT OBJECTIVE?

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

TOP 10 INVESTMENTS

- 1. Franklin Bissett Core Plus Bond Fund
- 2. Franklin Bissett Canadian Government Bond Fund
- 3. Franklin U.S. Core Equity Fund
- 4. Franklin Bissett Canadian Equity Fund
- 5. Franklin FTSE U.S. Index ETF
- 6. Franklin FTSE Canada All Cap Index ETF
- 7. Franklin U.S. Rising Dividends Fund
- Franklin Liberty Global Aggregate Bond ETF (CAD-Hedged)
- 9. Franklin Bissett Short Duration Bond Fund
- 10. Franklin Canadian Core Equity Fund

HOW RISKY IS IT?

Low	Low to	Medium	Medium	High
	medium		to high	

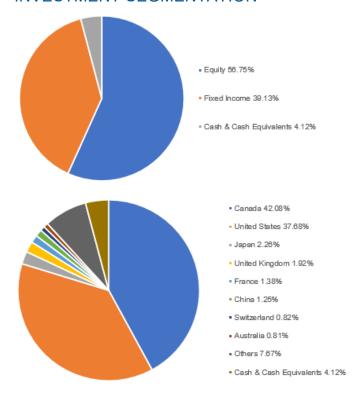
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HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of December 30, 2022)		
1 month	-3.09%	
6 months	3.37%	
1 year	-11.77%	
2 years	-1.74%	
3 years	1.42%	
5 years	1.89%	
10 years	4.46%	

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PORTFOLIO OPTIONS CANADIAN BALANCED PORTFOLIO

Currently tracking Equitable Life Active Balanced Portfolio Select.

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

December 31, 2022

QUICK FACTS

Portfolio Manager:	The Equitable Life
	Insurance Company of
	Canada
Date of Inception of	September 2013
Underlying Fund:	
Asset Class:	Global Neutral Balanced
Management	
Expense Ratio	2.50%
(MER)*:	

WHAT IS THE INVESTMENT OBJECTIVE?

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

TOP INVESTMENTS

- EQUITABLE LIFE INSURANCE COMP Active Canadian Bond Int Seg
- iShares Core S&P/TSX Capped Composit Idx ETF (XIC)
- 3. SPDR S&P 500 ETF Trust (SPY)
- 4. iShares MSCI EAFE Index ETF C\$ Hgd (XIN)
- Vanguard FTSE Dev All Cap ex NA Idx ETF C\$Hgd
 (VI)
- CANADA Cash and Receivables, Payables
- 7. iShares S&P 500 Value ETF (IVE)
- 8. iShares S&P/TSX Composite Hi Dividend Ix ETF (XEI)
- 9. Health Care Select Sector SPDR ETF (XLV)
- 10. Consumer Staples Select Sector SPDR ETF (XLP)

HOW RISKY IS IT?

Low	Low to	Medium	Medium	High
	medium		to high	

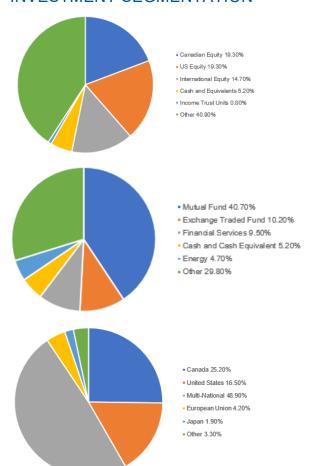
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HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of December 30, 2022)		
1 month	-3.18%	
6 months	1.89%	
1 year	-11.51%	
2 years	-1.66%	
3 years	-0.23%	
5 years	1.20%	
10 years	-	

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PORTFOLIO OPTIONS CANADIAN NEUTRAL PORTFOLIO

Currently tracking Equitable Life Active Balanced Income Portfolio Select.

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

December 30, 2022

QUICK FACTS

Portfolio Manager:	The Equitable Life
	Insurance Company of
	Canada
Date of Inception of	September 2013
Underlying Fund:	
Asset Class:	Canadian Neutral Balanced
Management	
Expense Ratio	2.47%
(MER):	

WHAT IS THE INVESTMENT OBJECTIVE?

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

TOP 10 INVESTMENTS

- EQUITABLE LIFE INSURANCE COMP Active Canadian
 Bond Int Seq
- 2. iShares Core S&P/TSX Capped Composit Idx ETF (XIC)
- SPDR S&P 500 ETF Trust (SPY)
- 4. CANADA Cash and Receivables, Payables
- 5. iShares MSCI EAFE Index ETF C\$ Hgd (XIN)
- 6. iShares S&P 500 Value ETF (IVE)
- 7. iShares S&P/TSX Composite Hi Dividend Ix ETF (XEI)
- 8. Consumer Staples Select Sector SPDR ETF (XLP)
- 9. Health Care Select Sector SPDR ETF (XLV)
- 10. BMO Low Volatility US Equity ETF (ZLU)

HOW RISKY IS IT?

Low	Low to	Medium	Medium	High
	medium		to high	

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HOW HAS IT PERFORMED?

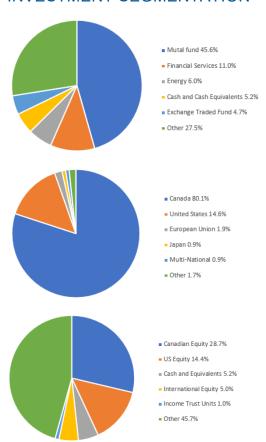
Compound returns of underlying fund (In Canadian dollars as of December 30, 2022)		
1 month	-3.05%	
6 months	1.49%	
1 year	-11.41%	
2 years	-2.03%	
3 years	0.54%	
5 years	0.92%	
10 years	-	

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PORTFOLIO OPTIONS GLOBAL EQUITY PORTFOLIO

Currently tracking Equitable Life Active Balanced Growth Portfolio Select

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

December 30, 2022

QUICK FACTS

Portfolio Manager:	The Equitable Life	
	Insurance Company of	
	Canada	
Date of Inception of	September 2013	
Underlying Fund:		
Asset Class:	Global Equity Balanced	
Management		
Expense Ratio	2.55%	
(MER):		

WHAT IS THE INVESTMENT OBJECTIVE?

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

TOP 10 INVESTMENTS

- EQUITABLE LIFE INSURANCE COMP Active Canadian
 Bond Int Seq
- 2. SPDR S&P 500 ETF Trust (SPY)
- 3. iShares Core S&P/TSX Capped Composit Idx ETF (XIC)
- iShares MSCI EAFE Index ETF C\$ Hgd (XIN)
- 5. Vanguard FTSE Dev All Cap ex NA ldx ETF C\$Hdg (VI)
- 6. CANADA Cash and Receivables, Payables
- 7. iShares S&P 500 Value ETF (IVE)
- 8. iShares S&P/TSX Composite Hi Dividend Ix ETF (XEI)
- 9. Consumer Staples Select Sector SPDR ETF (XLP)
- 10. Health Care Select Sector SPDR ETF (XLV)

HOW RISKY IS IT?

Low	Low to	Medium	Medium	High
	medium		to high	

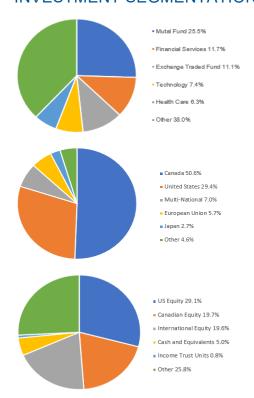
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HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of December 30, 2022)		
1 month	-3.70%	
6 months	2.65%	
1 year	-11.45%	
2 years	0.15%	
3 years	1.15%	
5 years	2.22%	
10 years	-	

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PORTFOLIO OPTIONS GROWTH PORTFOLIO

Currently tracking Franklin Quotential Growth Portfolio, series A.

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

December 31, 2022

QUICK FACTS

Portfolio Manager:	Franklin Templeton	
	Investments Corp.	
Date of Inception of	August 19, 2002	
Underlying Fund:		
Asset Class:	Global Equity Balanced	
Management		
Expense Ratio	2.03%	
(MER)*:		

WHAT IS THE INVESTMENT OBJECTIVE?

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

TOP 10 INVESTMENTS

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

HOW RISKY IS IT?

Low	Low to	Medium	Medium	High
	medium		to high	

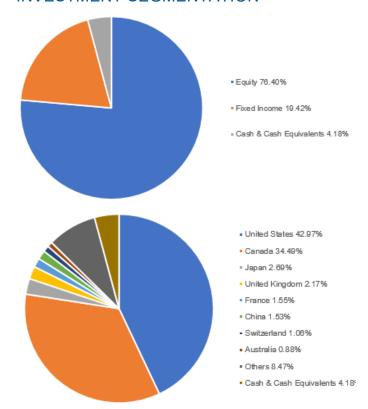
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HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of December 30, 2022)		
1 month	-3.64%	
6 months	4.80%	
1 year	-11.46%	
2 years	0.38%	
3 years	3.00%	
5 years	2.99%	
10 years	5.72%	

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DIVERSIFIED EQUITY PORTFOLIO

Currently tracking Franklin Quotential Diversified Equity Portfolio, series A.

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

December 31, 2022

QUICK FACTS

Portfolio Manager:	Franklin Templeton	
	Investments Corp.	
Date of Inception of	June 9, 2003	
Underlying Fund:		
Asset Class:	Global Equity	
Management		
Expense Ratio	2.15%	
(MER)*:		

WHAT IS THE INVESTMENT OBJECTIVE?

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

TOP 10 INVESTMENTS

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

HOW RISKY IS IT?

Low	Low to	Medium	Medium	High
	medium		to high	

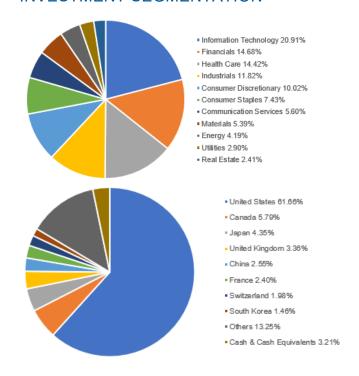
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HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of December 30, 2022)		
1 month	-4.00%	
6 months	7.18%	
1 year	-13.94%	
2 years	-0.78%	
3 years	3.56%	
5 years	3.94%	
10 years	7.34%	

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Currently tracking Fidelity ClearPath 2035 Portfolio, series A.

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

December 30, 2022

QUICK FACTS

Portfolio Manager:	Fidelity Investments	
	Canada ULC	
Date of Inception of	November 3, 2005	
Underlying Fund:		
Asset Class:	2035 Target Date Portfolio	
Management		
Expense Ratio	2.42%	
(MER):		

WHAT IS THE INVESTMENT OBJECTIVE?

Primary investments include other Fidelity funds and ETFs which generally invest in equity, fixed income and/or money market instruments. From inception to its target date in 2035 and for a period of approximately twenty years thereafter, an increasing proportion of the Fund's assets will gradually be invested in securities of fixed income and money market funds.

TOP 10 INVESTMENTS

- 1. Fidelity Emerging Markets Fund
- Fidelity Global Developed Markets Sovereign Bond Index Hedged Multi-Asset Base Fund
- 3. Fidelity Canadian Bond Fund
- 4. Fidelity Insights Investment Trust
- 5. Fidelity Canadian Disciplined Equity Fund
- Fidelity International Equity Multi-Asset Base Fund
- 7. Fidelity International Equity Investment Trust
- 8. Fidelity True North Fund
- Fidelity Canadian Government Long Bond Index Multi-Asset Base Fund
- 10. Fidelity American Disciplined Equity Fund

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
	modium		to mgm	

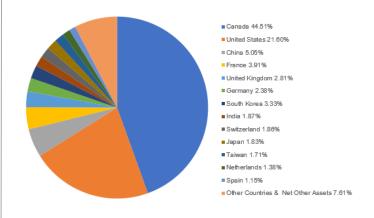
HOW HAS IT PERFORMED?

Compound returns of underlying fund		
(In Canadian dollars as of December 30, 2022)		
1 month	-2.74%	
6 months	4.43%	
1 year	-13.58%	
2 years	-2.38%	
5 years	3.22%	
10 years	6.59%	

For current month returns, visit www.equitable.ca. Universal Life Rates & Performance can be found under Our Products / Universal Life / Resources.

Past performance does not guarantee future results. Investment results will vary. The underlying fund or index being tracked may change at any time.

INVESTMENT SEGMENTATION



This is a Linked Interest Option. It is not a Mutual fund or Index. You are not acquiring an interest in any investments tracked by this designated index or purchasing any units or legal interest in any security. You are placing funds on deposit, earning interest with the general funds of Equitable Life. Interest is based on the performance of Fidelity ClearPath 2035 Portfolio.

^{*} Estimated MER. MER is based on figures as of December 31, 2022 and is unaudited. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales non-income tax for the fund and for the underlying fund.



Currently tracking Fidelity ClearPath 2040 Portfolio, series A.

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

December 30, 2022

QUICK FACTS

Portfolio Manager:	Fidelity Investments	
	Canada ULC	
Date of Inception of	November 3, 2005	
Underlying Fund:		
Asset Class:	2035+ Target Date Portfolio	
Management		
Expense Ratio	2.48%	
(MER):		

WHAT IS THE INVESTMENT OBJECTIVE?

Primary investments include other Fidelity funds and ETFs which generally invest in equity, fixed income and/or money market instruments. From inception to its target date in 2040 and for a period of approximately twenty years thereafter, an increasing proportion of the Fund's assets will gradually be invested in securities of fixed income and money market funds.

TOP 10 INVESTMENTS

- 1. Fidelity Emerging Markets Fund
- 2. Fidelity Insights Investment Trust
- 3. Fidelity Canadian Disciplined Equity Fund
- 4. Fidelity International Equity Multi-Asset Base Fund
- 5. Fidelity International Equity Investment Trust
- 6. Fidelity True North Fund
- 7. Fidelity American Disciplined Equity Fund
- Fidelity Global Developed Markets Sovereign Bond Index Hedged Multi-Asset Base Fund
- Fidelity Canadian Government Long Bond Index Multi-Asset Base Fund
- 10. Fidelity International Disciplined Equity Fund

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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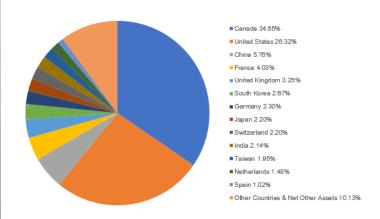
HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of December 30, 2022)		
1 month	-2.93%	
6 months	5.85%	
1 year	-13.49%	
2 years	-0.99%	
5 years	4.16%	
10 years	7.26%	

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INVESTMENT SEGMENTATION



This is a Linked Interest Option. It is not a Mutual fund or Index. You are not acquiring an interest in any investments tracked by this designated index or purchasing any units or legal interest in any security. You are placing funds on deposit, earning interest with the general funds of Equitable Life. Interest is based on the performance of Fidelity ClearPath 2040 Portfolio.

^{*} Estimated MER. MER is based on figures as of December 31, 2022 and is unaudited. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales non-income tax for the fund and for the underlying fund.



Currently tracking Fidelity ClearPath 2045 Portfolio, series A.

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

December 30, 2022

QUICK FACTS

Portfolio Manager:	Fidelity Investments	
	Canada ULC	
Date of Inception of	November 3, 2005	
Underlying Fund:		
Asset Class:	2035+ Target Date Portfolio	
Management		
Expense Ratio	2.47%	
(MER):		

WHAT IS THE INVESTMENT OBJECTIVE?

Primary investments include other Fidelity funds and ETFs which generally invest in equity, fixed income and/or money market instruments. From inception to its target date in 2045 and for a period of approximately twenty years thereafter, an increasing proportion of the Fund's assets will gradually be invested in securities of fixed income and money market funds.

TOP 10 INVESTMENTS

- 1. Fidelity Emerging Markets Fund
- 2. Fidelity Insights Investment Trust
- 3. Fidelity Canadian Disciplined Equity Fund
- 4. Fidelity International Equity Multi-Asset Base Fund
- 5. Fidelity International Equity Investment Trust
- 6. Fidelity True North Fund
- 7. Fidelity American Disciplined Equity Fund
- 8. Fidelity International Disciplined Equity Fun
- Fidelity Canadian Government Long Bond Index Multi-Asset Base Fund
- 10. Fidelity U.S. Dividend Investment Trust

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
	medium		to nign	

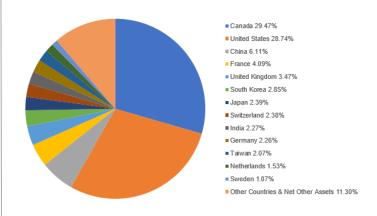
HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of December 30, 2022)		
1 month	-3.03%	
6 months	6.53%	
1 year	-13.33%	
2 years	-0.66%	
5 years	4.32%	
10 years	7.45%	

For current month returns, visit www.equitable.ca. Universal Life Rates & Performance can be found under Our Products / Universal Life / Resources.

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INVESTMENT SEGMENTATION



This is a Linked Interest Option. It is not a Mutual fund or Index. You are not acquiring an interest in any investments tracked by this designated index or purchasing any units or legal interest in any security. You are placing funds on deposit, earning interest with the general funds of Equitable Life. Interest is based on the performance of Fidelity ClearPath 2045 Portfolio.

^{*} Estimated MER. MER is based on figures as of December 31, 2022 and is unaudited. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales non-income tax for the fund and for the underlying fund.



Currently tracking Fidelity ClearPath 2050 Portfolio, series A.

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

December 30, 2022

QUICK FACTS

Portfolio Manager:	Fidelity Investments	
	Canada ULC	
Date of Inception of	July 9, 2014	
Underlying Fund:		
Asset Class:	2035+ Target Date Portfolio	
Management		
Expense Ratio	2.48%	
(MER):		

WHAT IS THE INVESTMENT OBJECTIVE?

Primary investments include other Fidelity funds and ETFs which generally invest in equity, fixed income and/or money market instruments. From inception to its target date in 2050 and for a period of approximately twenty years thereafter, an increasing proportion of the Fund's assets will gradually be invested in securities of fixed income and money market funds.

TOP 10 INVESTMENTS

- 1. Fidelity Emerging Markets Fund
- 2. Fidelity Insights Investment Trust
- 3. Fidelity Canadian Disciplined Equity Fund
- 4. Fidelity International Equity Multi-Asset Base Fund
- 5. Fidelity International Equity Investment Trust
- 6. Fidelity True North Fund
- 7. Fidelity American Disciplined Equity Fund
- 8. Fidelity International Disciplined Equity Fund
- Fidelity Canadian Government Long Bond Index Multi-Asset Base Fund
- 10. Fidelity U.S. Dividend Investment Trust

HOW RISKY IS IT?

Low	Low to medium	Medium	Medium to high	High
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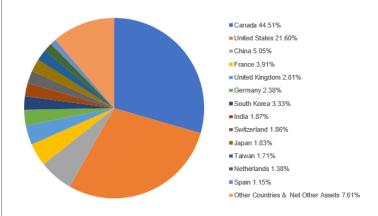
HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of December 30, 2022)		
1 month	-3.03%	
6 months	6.53%	
1 year	-13.34%	
2 years	-0.67%	
5 years	4.32%	
10 years	_	

For current month returns, visit www.equitable.ca. Universal Life Rates & Performance can be found under Our Products / Universal Life / Resources.

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INVESTMENT SEGMENTATION



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^{*} Estimated MER. MER is based on figures as of December 31, 2022 and is unaudited. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales non-income tax for the fund and for the underlying fund.



Currently tracking Fidelity ClearPath 2055 Portfolio, series A.

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

December 30, 2022

QUICK FACTS

Portfolio Manager:	Fidelity Investments	
	Canada ULC	
Date of Inception of	July 9, 2014	
Underlying Fund:		
Asset Class:	2035+ Target Date Portfolio	
Management		
Expense Ratio	2.51%	
(MER):		

WHAT IS THE INVESTMENT OBJECTIVE?

Primary investments include other Fidelity funds and ETFs which generally invest in equity, fixed income and/or money market instruments. From inception to its target date in 2055 and for a period of approximately twenty years thereafter, an increasing proportion of the Fund's assets will gradually be invested in securities of fixed income and money market funds.

TOP 10 INVESTMENTS

- 1. Fidelity Emerging Markets Fund
- 2. Fidelity Insights Investment Trust
- 3. Fidelity Canadian Disciplined Equity Fund
- Fidelity International Equity Multi-Asset Base Fund
- 5. Fidelity International Equity Investment Trust
- 6. Fidelity True North Fund
- 7. Fidelity American Disciplined Equity Fund
- Fidelity International Disciplined Equity Fund
- Fidelity Canadian Government Long Bond Index Multi-Asset Base Fund
- 10. Fidelity U.S. Dividend Investment Trust

HOW RISKY IS IT?

Low Low to medium	Medium	Medium to high	High
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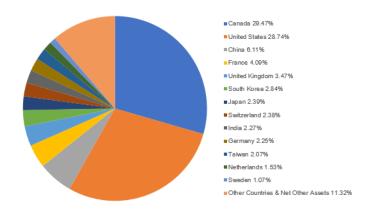
HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of December 30, 2022)		
1 month	-3.03%	
6 months	6.51%	
1 year	-13.35%	
2 years	-0.69%	
5 years	4.30%	
10 years	-	

For current month returns, visit www.equitable.ca. Universal Life Rates & Performance can be found under Our Products / Universal Life / Resources.

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INVESTMENT SEGMENTATION



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^{*} Estimated MER. MER is based on figures as of December 31, 2022 and is unaudited. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales non-income tax for the fund and for the underlying fund.



Currently tracking Fidelity ClearPath 2060 Portfolio, series A.

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

December 30, 2022

QUICK FACTS

Portfolio Manager:	Fidelity Investments	
	Canada ULC	
Date of Inception of	May 15, 2018	
Underlying Fund:		
Asset Class:	2035+ Target Date Portfolio	
Management		
Expense Ratio	2.53%	
(MER):		

WHAT IS THE INVESTMENT OBJECTIVE?

Primary investments include other Fidelity funds and ETFs which generally invest in equity, fixed income and/or money market instruments. From inception to its target date in 2060 and for a period of approximately twenty years thereafter, an increasing proportion of the Fund's assets will gradually be invested in securities of fixed income and money market funds.

TOP 10 INVESTMENTS

- 1. Fidelity Emerging Markets Fund
- 2. Fidelity Insights Investment Trust
- 3. Fidelity Canadian Disciplined Equity Fund
- Fidelity International Equity Multi-Asset Base Fund
- 5. Fidelity International Equity Investment Trust
- 6. Fidelity True North Fund
- 7. Fidelity American Disciplined Equity Fund
- 8. Fidelity International Disciplined Equity Fund
- Fidelity Canadian Government Long Bond Index Multi-Asset Base Fund
- 10. Fidelity U.S. Dividend Investment Trust

HOW RISKY IS IT?

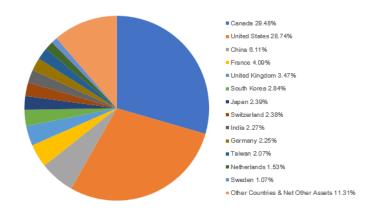
Low	Low to medium	Medium	Medium to high	High	
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HOW HAS IT PERFORMED?

Compound returns of underlying fund (In Canadian dollars as of December 30, 2022)		
1 month	-3.03%	
6 months	6.51%	
1 year	-13.36%	
2 years	-0.71%	
5 years	-	
10 years	-	

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

INVESTMENT SEGMENTATION



This is a Linked Interest Option. It is not a Mutual fund or Index. You are not acquiring an interest in any investments tracked by this designated index or purchasing any units or legal interest in any security. You are placing funds on deposit, earning interest with the general funds of Equitable Life. Interest is based on the performance of Fidelity ClearPath 2060 Portfolio.

^{*} Estimated MER. MER is based on figures as of December 31, 2022 and is unaudited. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales non-income tax for the fund and for the underlying fund.

NOTES

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

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Protecting Today - Preparing Tomorrow™

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