

Sustainable Equity (Linked Interest Option)
Sustainable Balanced (Linked Interest Option)
Sustainable Bond (Linked Interest Option)

Tracking Fidelity Climate Leadership™ Funds

A sustainable investment approach designed to capture the opportunities created by the global transition to a low-carbon economy.

Why invest?

- Positioned to benefit from the decarbonization trend that may drive global growth for decades.
- A driver for positive change through lower carbon emissions and long-term value creation.
- Leverages Fidelity’s trusted approach, including its vast global research network and proprietary environmental, social, and governance (ESG) research.

Meet the portfolio managers.

All are experts in their asset class, with decades of industry experience.



Hugo Lavallée

“The world is changing, and carbon is not the future.”



Kris Atkinson

“To tackle the threat of climate change, we need to embrace companies transitioning to greener business models, not exclude them.”



Sajiv Vaid

“By actively engaging with companies, we can reduce emissions, influence their decarbonization strategies and move to a more sustainable future.”

Joined Fidelity in 2002

Over 19 years’ industry experience

Joined Fidelity in 2000

Over 20 years’ industry experience

Joined Fidelity in 2015

Over 25 years’ industry experience

	SUSTAINABLE EQUITY Tracking Fidelity Climate Leadership Fund™	SUSTAINABLE BALANCED Tracking Fidelity Climate Leadership Balanced Fund™	SUSTAINABLE BOND Tracking Fidelity Climate Leadership Bond Fund™
Portfolio managers	Hugo Lavallée	Hugo Lavallée, Kris Atkinson and Sajiv Vaid (underlying fund managers)	Kris Atkinson and Sajiv Vaid
Risk classification	Medium	Low to medium	Low

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Tracking Fidelity Climate Leadership™ Funds

Fidelity Climate Leadership Balanced Fund™ invests substantially all of its assets in units of Fidelity Climate Leadership Fund™ and Fidelity Climate Leadership Bond Fund™, which are managed by Hugo Lavallée and Kris Atkinson and Sajiv Vaid, respectively.

The linked interest options available with your universal life insurance policy offer exposure to both equity and fixed income markets. 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 the daily interest account or the guaranteed deposit accounts where there are guarantees with respect to the credited interest rates, investments in the linked interest options are NOT GUARANTEED and past performance may not be repeated. It is possible to receive negative interest, which will result in a decrease to your account value. You should ensure that there are always sufficient funds to cover the monthly charges, including cost of insurance, administration and any riders and benefits. Linked interest options are NOT mutual funds, segregated funds, or indices; you are NOT investing in or acquiring units in an investment fund or other security. You are placing funds on deposit, earning interest, with the general funds of Equitable Life. Past performance does not guarantee future results. You 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.

There are risks involved with investing in linked interest options. Please read the policy contract for a complete description of risks relevant to the linked interest option before investing. Copies of the policy contract are available from your financial advisor or equitable.ca.

This document is provided for information purposes only and does not constitute legal, tax, or other professional advice. Readers are advised to seek professional advice prior to adopting any insurance or investment strategy based on individual needs, objectives, and risk tolerance.

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