





## 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

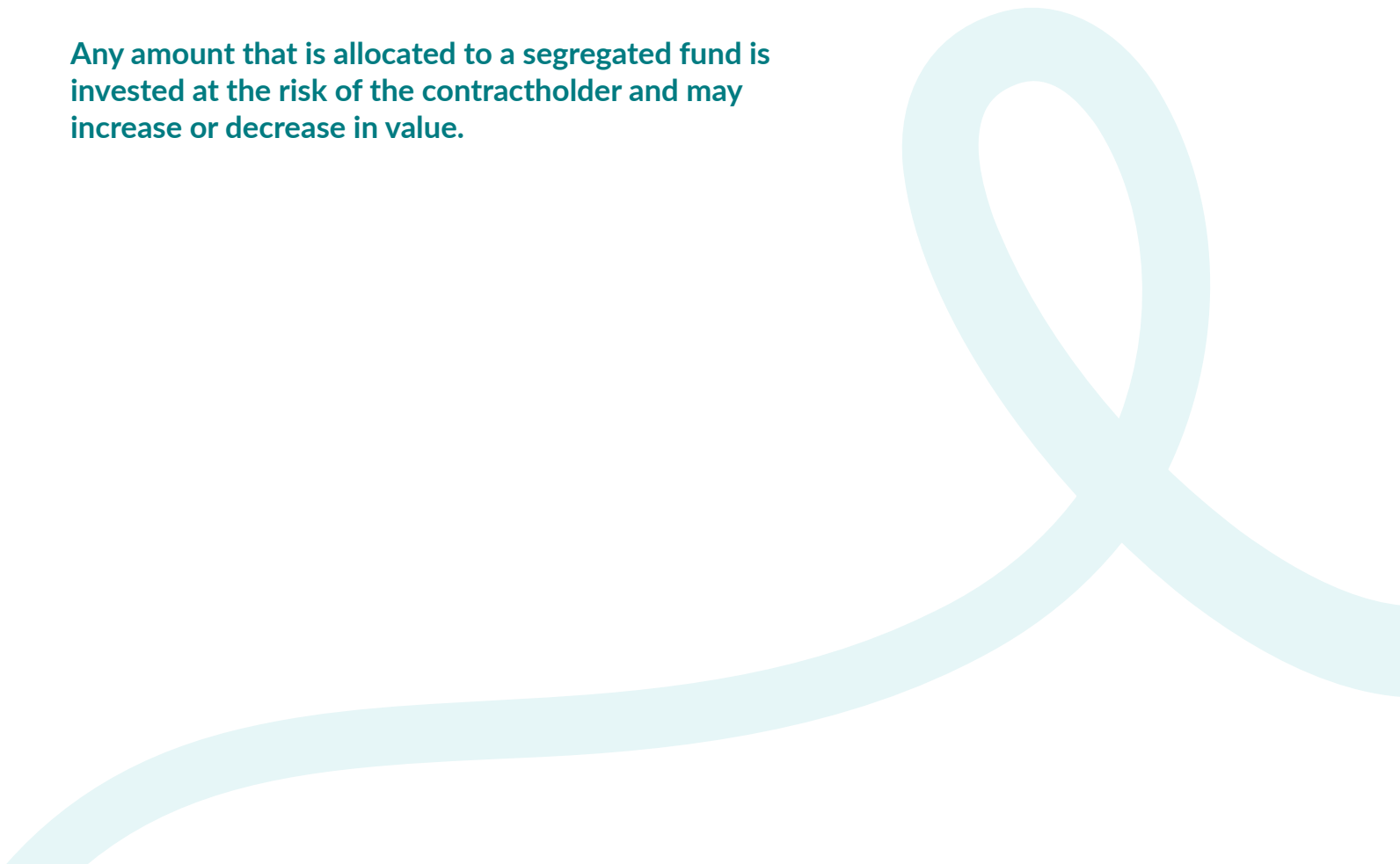
Equitable has carefully selected and partnered with some of the industry's top performing and trusted investment management firms. Your portfolio can benefit from the knowledge and expertise of some of the world's most respected financial minds. These alliances were selected based on their disciplined 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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## 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. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

## Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking a fund that pursues current income and some capital gains
- Investing for the medium term

## How much does it cost?

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

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

## Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and 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 MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.11%	0.10%	2.40%	-
Estate Class	75%	100%	2.11%	0.10%	2.40%	0.25%
Protection Class	100%	100%	2.11%	0.10%	2.40%	0.45%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

## What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

## For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

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

## Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	Global Neutral Balanced
Total value:	\$1,223,613	Management expense ratio (MER):	2.40%
Net asset value per unit:	\$10.12	Managed by:	Franklin Templeton Investments Corp.
Number of units outstanding:	120,926	Portfolio turnover rate:	0.25%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

## What does this Fund invest in?

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

The underlying fund objective is to provide investors with a diversified portfolio designed to provide a balance between long-term capital appreciation and income with an emphasis on longterm capital appreciation by investing primarily in ETFs that invest in Canadian, U.S. and international debt instruments and equity securities.

## Top 10 investments (as of December 31, 2025)

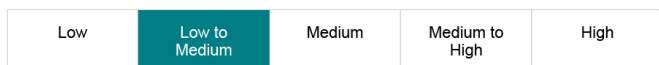
1. Franklin FTSE U.S. Index ETF (FLAM)
2. Franklin Canadian Core Plus Bond Fund ETF Series (FLCP)
3. Franklin FTSE Canada All Cap Index ETF (FLCD)
4. Franklin Global Core Bond Fund ETF Series (FLGA)
5. Franklin International Equity Index ETF (FLUR)
6. Franklin Canadian Government Bond Fund
7. Franklin Emerging Markets Equity Index ETF (FLEM)
8. Franklin Canadian Short Term Bond Fund ETF Series (FLSD)
9. Franklin Brandywine Global Income Optimiser Fund ETF Series (FBGO)
10. Franklin Systematic Style Premia ETF (FLSP)

**Total investments: 13 securities**

**The top 10 investments make up 99.39% of the Fund.**

## How risky is it?

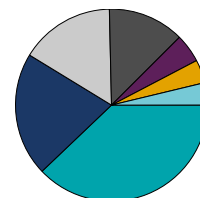
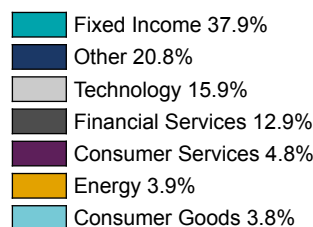
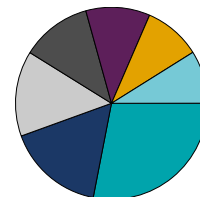
The value of your investments can go down.



**Key investment risks:** asset allocation risk, credit risk, interest rate risk, market risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

## Investment segmentation (December 31, 2025)



## How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

## Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

## Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

## 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. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

## Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking a fund that pursues both capital gains and income, with an emphasis on the former
- Investing for the medium or long term

## How much does it cost?

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

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

## Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

## Trailing commission

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	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.11%	0.10%	2.40%	-
Estate Class	75%	100%	2.11%	0.10%	2.40%	0.45%
Protection Class	100%	100%	2.11%	0.10%	2.40%	0.65%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

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 Waterloo, Ontario N2J 4C7  
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 website: equitable.ca

## Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	Global Equity Balanced
Total value:	\$991,209	Management expense ratio (MER):	2.40%
Net asset value per unit:	\$10.19	Managed by:	Franklin Templeton Investments Corp.
Number of units outstanding:	97,282	Portfolio turnover rate:	2.66%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

## What does this Fund invest in?

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

The underlying fund objective is to provide investors with a diversified portfolio designed to provide long-term capital appreciation with additional stability derived from income by investing primarily in a diversified mix of ETFs that invest in Canadian, U.S. and international debt instruments and equity securities.

## Top 10 investments (as of December 31, 2025)

1. Franklin FTSE U.S. Index ETF (FLAM)
2. Franklin FTSE Canada All Cap Index ETF (FLCD)
3. Franklin International Equity Index ETF (FLUR)
4. Franklin Canadian Core Plus Bond Fund ETF Series (FLCP)
5. Franklin Emerging Markets Equity Index ETF (FLEM)
6. Franklin Global Core Bond Fund ETF Series (FLGA)
7. Franklin Canadian Government Bond Fund
8. Franklin Systematic Style Premia ETF (FLSP)
9. Franklin Canadian Short Term Bond Fund ETF Series (FLSD)
10. Franklin Brandywine Global Income Optimiser Fund ETF Series (FBGO)

**Total investments: 13 securities**

**The top 10 investments make up 99.38% of the Fund.**

## How risky is it?

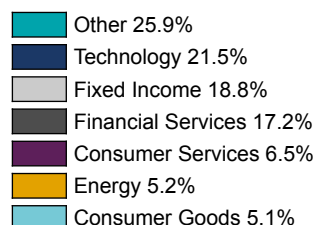
The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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**Key investment risks:** asset allocation risk, credit risk, interest rate risk, market risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

## Investment segmentation (December 31, 2025)



## How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

## Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

## Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

## 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. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

## Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking a diversified fund that pursues capital gains
- Investing for the medium or long term

## How much does it cost?

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

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

## Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and 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 MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.11%	0.10%	2.40%	-
Estate Class	75%	100%	2.11%	0.10%	2.40%	0.45%
Protection Class	100%	100%	2.11%	0.10%	2.40%	0.65%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

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## For more information

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 website: equitable.ca

### Quick facts (as of December 31, 2025)

Date fund created:	September 2013	Asset class:	Global Equity Balanced
Total value:	\$77,490,773	Management expense ratio (MER):	2.54%
Net asset value per unit:	\$20.12	Managed by:	The Equitable Life Insurance Company of Canada
Number of units outstanding:	3,851,496	Portfolio turnover rate:	102.42%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

### What does this Fund invest in?

The Equitable Growth fund will actively manage allocations between multiple asset classes based on the relative appeal of each based on economic and market conditions and the portfolio manager's outlook for each asset class. The portfolio manager may use a variety of analytical methods, including fundamental and technical analysis, to establish the positioning of the fund. The portfolio may assume limited exposures to commodity related investments or other alternative asset classes. Exposures to fixed income will generally be via holding units in the Equitable Canadian Bond fund. Investments in equities and other asset classes will be achieved primarily through the use of exchange traded funds.

The objective of the fund is principally to provide capital appreciation by investing in a diversified portfolio of fixed income and equity investments.

### Top 10 investments (as of December 31, 2025)

1. BMO S&P 500 Index ETF - CAD Units (ZSP)
2. Equitable Life Active Canadian Bond Fund
3. Invesco QQQ (QQQ)
4. BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)
5. BMO S&P/TSX Capped Composite Index ETF (ZCN)
6. Global X Equal Weight Canadian Banks Index ETF (HBNK)
7. TD Q Canadian Dividend ETF (TQCD)
8. iShares S&P/TSX Global Gold Index ETF (XGD)
9. CI Gold Bullion Fund - ETF C\$ Hedged Series (VALT)
10. Cash and Cash Equivalents

**Total investments: 10 securities**

**The top 10 investments make up 100.00% of the Fund.**

### How risky is it?

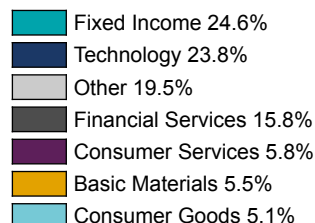
The value of your investments can go down.



**Key investment risks:** asset allocation risk, commodity risk, credit risk, currency, foreign currency and currency hedging risk, derivative risk, foreign investment risk, index risk, interest rate risk, issuer risk, market risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

### Investment segmentation (December 31, 2025)



### How has the Fund performed?

This shows how the Fund did over the past 10 years for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

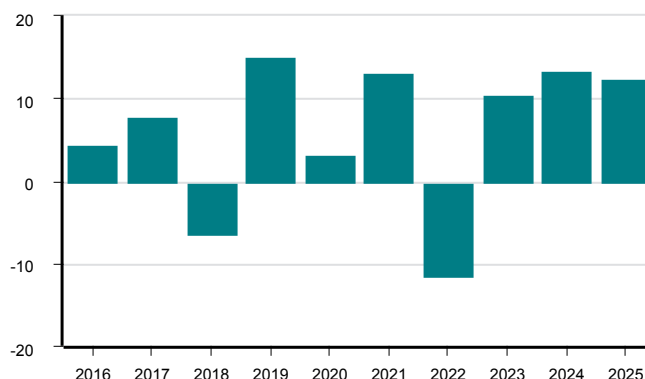
Note that this does not tell you how the Fund will perform in the future.

### Average return

A person who invested \$1,000 in the Fund 10 years ago now has \$1,777.88. This works out to an average of 5.92% 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.



## 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. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

## Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking growth in principal
- 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 and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

## Ongoing Fund expenses

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## Trailing commission

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	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.07%	0.12%	2.54%	-
Estate Class	75%	100%	2.07%	0.12%	2.54%	0.30%
Protection Class	100%	100%	2.07%	0.12%	2.54%	0.65%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

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 website: equitable.ca

### Quick facts (as of December 31, 2025)

Date fund created:	September 2013	Asset class:	Canadian Neutral Balanced
Total value:	\$18,911,617	Management expense ratio (MER):	2.45%
Net asset value per unit:	\$15.78	Managed by:	The Equitable Life Insurance Company of Canada
Number of units outstanding:	1,198,311	Portfolio turnover rate:	87.71%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

### What does this Fund invest in?

The Equitable Income fund will actively manage allocations between multiple asset classes based on the relative appeal of each based on economic and market conditions and the portfolio manager's outlook for each asset class. The portfolio manager may use a variety of analytical methods, including fundamental and technical analysis, to establish the positioning of the fund. The portfolio may assume limited exposures to commodity related investments or other alternative asset classes. Exposures to fixed income will generally be via holding units in the Equitable Canadian Bond fund. Investments in equities and other asset classes will be achieved primarily through the use of exchange traded funds.

The objective of the fund is to provide both income and capital appreciation by investing in a diversified portfolio of fixed income and equity investments.

### Top 10 investments (as of December 31, 2025)

- Equitable Life Active Canadian Bond Fund
- BMO S&P/TSX Capped Composite Index ETF (ZCN)
- Invesco QQQ (QQQ)
- BMO S&P 500 Index ETF - CAD Units (ZSP)
- TD Q Canadian Dividend ETF (TQCD)
- Global X Equal Weight Canadian Banks Index ETF (HBNK)
- iShares S&P/TSX Global Gold Index ETF (XGD)
- BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)
- Cash and Cash Equivalents
- CI Gold Bullion Fund - ETF C\$ Hedged Series (VALT)

Total investments: 10 securities

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

### How risky is it?

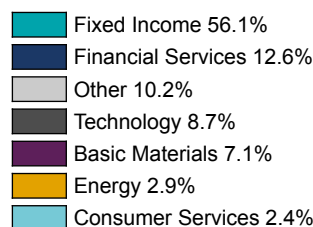
The value of your investments can go down.



**Key investment risks:** asset allocation risk, commodity risk, credit risk, currency, foreign currency and currency hedging risk, derivative risk, foreign investment risk, index risk, interest rate risk, issuer risk, market risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

### Investment segmentation (December 31, 2025)



### How has the Fund performed?

This shows how the Fund did over the past 10 years for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

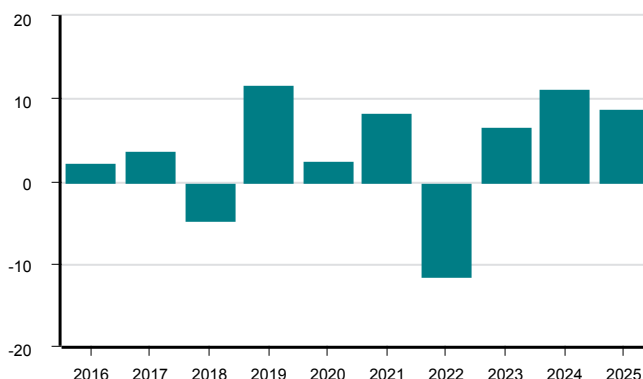
Note that this does not tell you how the Fund will perform in the future.

### Average return

A person who invested \$1,000 in the Fund 10 years ago now has \$1,439.34. This works out to an average of 3.71% 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.



## 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. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

## Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking current income with capital appreciation and preservation
- 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 and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

## Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and 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 MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.05%	0.10%	2.45%	-
Estate Class	75%	100%	2.05%	0.10%	2.45%	0.25%
Protection Class	100%	100%	2.05%	0.10%	2.45%	0.55%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

## What if I change my mind?

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- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

## For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

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

### Quick facts (as of December 31, 2025)

Date fund created:	September 2013	Asset class:	Global Fixed Income
Total value:	\$47,535,140	Management expense ratio (MER):	2.42%
Net asset value per unit:	\$11.75	Managed by:	Invesco Canada Ltd.
Number of units outstanding:	4,043,866	Portfolio turnover rate:	10.88%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

### 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 (as of December 31, 2025)

- Ginnie Mae 6.00% 01-Jan-2056
- Invesco Global Bond ETF (ICGB)
- United Kingdom Government 4.25% 07-Jun-2032
- Germany Government 2.30% 15-Feb-2033
- France Government 3.20% 25-May-2035
- Fannie Mae Or Freddie Mac 6.00% 01-Jan-2056
- Germany Government 15-Aug-2026
- Germany Government 15-Feb-2032
- Pershing Square Holdings Ltd 1.38% 01-Aug-2027
- Fannie Mae Or Freddie Mac 3.00% 01-Jan-2056

**Total investments: 545 securities**

**The top 10 investments make up 20.54% of the Fund.**

### How risky is it?

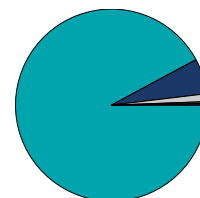
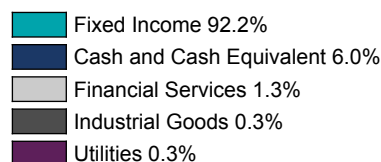
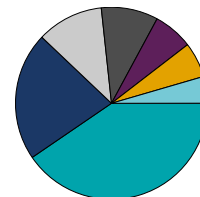
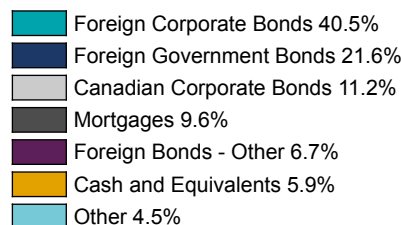
The value of your investments can go down.



**Key investment risks:** credit risk, foreign investment risk, interest rate risk, issuer risk, market risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

### Investment segmentation (December 31, 2025)



### How has the Fund performed?

This shows how the Fund did over the past 10 years for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

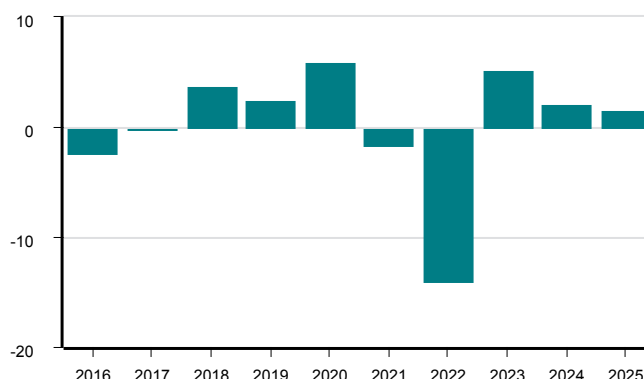
Note that this does not tell you how the Fund will perform in the future.

### Average return

A person who invested \$1,000 in the Fund 10 years ago now has \$1,016.12. This works out to an average of 0.16% 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 6 years and down in value 4 years of the 10.



## 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. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

## 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 and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

## Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and 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 MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.14%	0.10%	2.42%	-
Estate Class	75%	100%	2.14%	0.10%	2.42%	0.25%
Protection Class	100%	100%	2.14%	0.10%	2.42%	0.50%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

## What if I change my mind?

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 One Westmount Road North  
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 e-mail: individualwealth@equitable.ca  
 website: equitable.ca

### Quick facts (as of December 31, 2025)

Date fund created:	May 2017	Asset class:	Global Equity
Total value:	\$53,298,069	Management expense ratio (MER):	3.09%
Net asset value per unit:	\$16.94	Managed by:	Invesco Canada Ltd.
Number of units outstanding:	3,145,793	Portfolio turnover rate:	14.38%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class](#)

### What does this Fund invest in?

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

The underlying fund objective is to seek to achieve strong capital growth with a high degree of reliability over the long term. The fund invests primarily in equities of companies anywhere in the world.

### Top 10 investments (as of December 31, 2025)

1. Microsoft Corp
2. NVIDIA Corp
3. Apple Inc
4. Alphabet Inc
5. Amazon.com Inc
6. Mastercard Inc
7. Canadian Pacific Kansas City Ltd
8. Taiwan Semiconductor Manufactrg Co Ltd
9. Meta Platforms Inc
10. Tencent Holdings Ltd

**Total investments: 71 securities**

**The top 10 investments make up 34.60% of the Fund.**

### How risky is it?

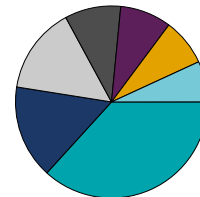
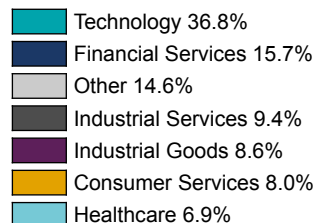
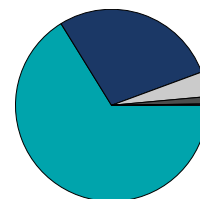
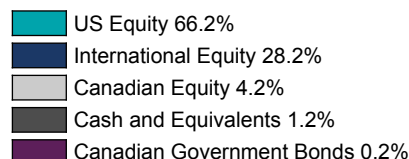
The value of your investments can go down.



**Key investment risks:** currency, foreign currency and currency hedging risk, emerging markets risk, foreign investment risk, issuer risk, large transaction risk, market risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

### Investment segmentation (December 31, 2025)



### How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

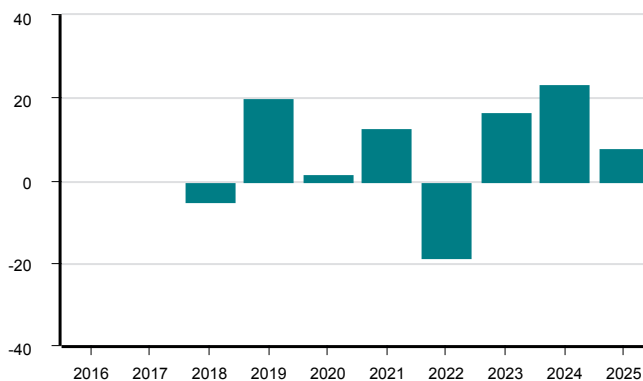
Note that this does not tell you how the Fund will perform in the future.

### Average return

A person who invested \$1,000 in the Fund since inception now has \$1,694.27. This works out to an average of 6.33% a year.

### Year-by-year returns

This chart shows how the Fund has performed since inception. Since inception, the Fund was up in value 6 years and down in value 2 years of the 8.



**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. A guarantee fee is charged for the Estate Class. For details, please refer to the Contract Provisions and Information Folder.

**Who is this Fund for?**

This Fund may be appropriate for investors who are:

- Seeking strong capital growth over the long term
- Looking for a diversified global equity investment
- Comfortable with a medium level of risk

**How much does it cost?**

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

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

**Ongoing Fund expenses**

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and 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 MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.68%	0.18%	3.09%	-
Estate Class	75%	100%	2.68%	0.18%	3.09%	0.55%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

**What if I change my mind?**

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**For more information**

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 Waterloo, Ontario N2J 4C7  
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 e-mail: individualwealth@equitable.ca  
 website: equitable.ca

## Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	Global Dividend & Income Equity
Total value:	\$173,204	Management expense ratio (MER):	2.75%
Net asset value per unit:	\$10.25	Managed by:	Invesco Canada Ltd.
Number of units outstanding:	16,891	Portfolio turnover rate:	0.60%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

## What does this Fund invest in?

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

The underlying fund objective is to invest in a diversified portfolio of equity securities from anywhere in the world and derivatives and structured products such as equity-linked notes ("ELNs") issued by financial institutions located anywhere in the world.

## Top 10 investments (as of December 31, 2025)

- Invesco Canadian Dollar Cash Management Fund Ser I
- NVIDIA Corp
- Microsoft Corp
- Alphabet Inc
- iShares Core MSCI Emerging Markets ETF (IEMG)
- Broadcom Inc
- United States Treasury 19-Mar-2026
- United States Treasury 22-Jan-2026
- United States Treasury Bill
- US Dollars

**Total investments: 611 securities**

**The top 10 investments make up 43.31% of the Fund.**

## How risky is it?






The value of your investments can go down.

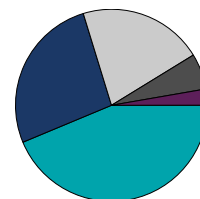
Low	Low to Medium	Medium	Medium to High	High
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**Key investment risks:** derivative risk, emerging markets risk, foreign investment risk, issuer risk, large transaction risk, market risk, underlying fund risk

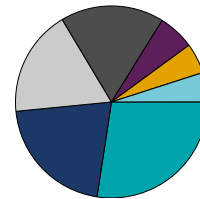
See the Contract Provisions and Information Folder for a full description of these principal risks.

## Investment segmentation (December 31, 2025)

	US Equity 43.7%
	International Equity 26.5%
	Cash and Equivalents 21.0%
	Canadian Equity 6.0%
	Canadian Government Bonds 2.7%



	Technology 27.4%
	Cash and Cash Equivalent 21.0%
	Financial Services 18.0%
	Other 17.4%
	Healthcare 6.1%
	Consumer Services 5.1%
	Consumer Goods 5.0%



## How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

## Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

## Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

## 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. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

## Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking capital growth and income over the long term
- Invested in, or plan to own, other types of investments to diversify their holdings
- Comfortable with medium risk

## How much does it cost?

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

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

## Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

## Trailing commission

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	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.44%	0.09%	2.75%	-
Estate Class	75%	100%	2.44%	0.09%	2.75%	0.25%
Protection Class	100%	100%	2.44%	0.09%	2.75%	0.50%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

## What if I change my mind?

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 website: equitable.ca

## Quick facts (as of December 31, 2025)

Date fund created:	August 2022	Asset class:	U.S. Equity
Total value:	\$349,639,714	Management expense ratio (MER):	2.40%
Net asset value per unit:	\$20.60	Managed by:	Invesco Canada Ltd.
Number of units outstanding:	16,974,677	Portfolio turnover rate:	1.35%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class](#)

## What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Invesco ESG NASDAQ 100 Index ETF or a substantially similar fund.

The underlying ETF objective is to replicate, to the extent reasonably possible and before fees and expenses, the performance of the Nasdaq-100® ESG Index, on an unhedged basis. It invests, directly or indirectly, primarily in equity securities of companies listed on The Nasdaq Stock Market LLC.

## Top 10 investments (as of December 31, 2025)

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

**Total investments: 93 securities**

**The top 10 investments make up 51.76% of the Fund.**

## How risky is it?

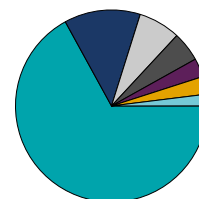
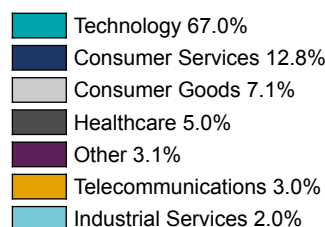
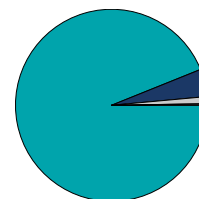
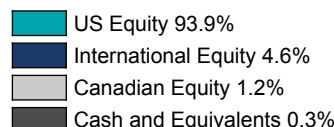
The value of your investments can go down.



**Key investment risks:** concentration risk, currency, foreign currency and currency hedging risk, ESG factor risk, foreign investment risk, index risk, issuer risk, market risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

## Investment segmentation (December 31, 2025)



## How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

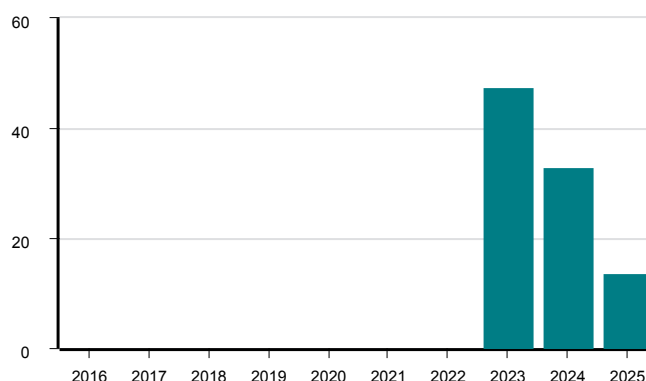
Note that this does not tell you how the Fund will perform in the future.

## Average return

A person who invested \$1,000 in the Fund since inception now has \$2,059.77. This works out to an average of 24.15% a year.

## Year-by-year returns

This chart shows how the Fund has performed since inception. Since inception, the Fund was up in value 3 years of the 3.



## 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. A guarantee fee is charged for the Estate Class. For details, please refer to the Contract Provisions and Information Folder.

## Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking a U.S. equity investment with an environmental, social and governance (ESG) mandate
- Seeking capital growth over the long term
- Willing to accept a medium to high level of risk

## How much does it cost?

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

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

## Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and 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 MER. You don't pay this commission directly.

Investment Class	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	1.83%	0.20%	2.40%	-
Estate Class	75%	100%	1.83%	0.20%	2.40%	0.55%

Other fees	What you pay
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them

## What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

## For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

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## Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	U.S. Equity
Total value:	\$4,408,986	Management expense ratio (MER):	2.41%
Net asset value per unit:	\$10.08	Managed by:	Invesco Canada Ltd.
Number of units outstanding:	437,234	Portfolio turnover rate:	0.05%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class](#)

## What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Invesco NASDAQ 100 ETF or a substantially similar fund.

The underlying ETF objective is to replicate, to the extent reasonably possible and before fees and expenses, the performance of the Nasdaq-100® Index, on an unhedged basis. It invests, directly or indirectly, primarily in equity securities of companies listed on The Nasdaq Stock Market LLC.

## Top 10 investments (as of December 31, 2025)

1. Invesco NASDAQ 100 ETF (QQQM)
2. Canadian Dollars
3. US Dollars

**Total investments: 3 securities**

**The top 10 investments make up 100.00% of the Fund.**

## How risky is it?

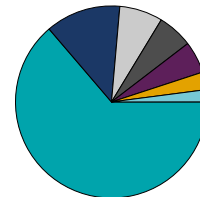
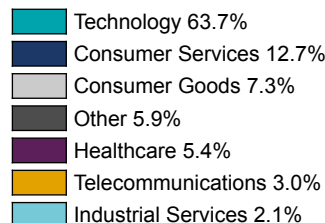
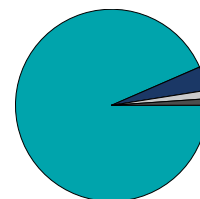
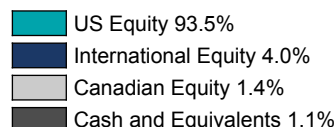
The value of your investments can go down.



**Key investment risks:** concentration risk, currency, foreign currency and currency hedging risk, foreign investment risk, index risk, issuer risk, market risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

## Investment segmentation (December 31, 2025)



## How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

## Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

## Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

## 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. A guarantee fee is charged for the Estate Class. For details, please refer to the Contract Provisions and Information Folder.

## Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking capital growth over the long term
- Seeking exposure to U.S. equities
- Comfortable with medium to high risk

## How much does it cost?

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

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

## Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and 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 MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	1.83%	0.20%	2.41%	-
Estate Class	75%	100%	1.83%	0.20%	2.41%	0.55%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

## What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

## For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

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## Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	U.S. Equity
Total value:	\$1,686,378	Management expense ratio (MER):	2.49%
Net asset value per unit:	\$10.19	Managed by:	Invesco Canada Ltd.
Number of units outstanding:	165,553	Portfolio turnover rate:	1.44%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class](#)

## What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Invesco S&P 500 Equal Weight Index ETF or a substantially similar fund.

The underlying ETF objective is to replicate, to the extent reasonably possible and before fees and expenses, the performance of the S&P 500® Equal Weight Index, on an unhedged basis. The underlying ETF invests, directly or indirectly, primarily in equity securities of U.S. companies. The S&P 500® Equal Weight Index has the same constituents as the capitalization-weighted S&P 500®; however, each company represented in the index is allocated a fixed weight of 0.20% at each quarterly rebalancing of the index.

## Top 10 investments (as of December 31, 2025)

1. Invesco S&P 500 Equal Weight ETF (RSP)
2. Canadian Dollars
3. US Dollars

**Total investments: 3 securities**

**The top 10 investments make up 100.00% of the Fund.**

## How risky is it?

The value of your investments can go down.

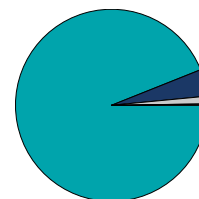
Low	Low to Medium	Medium	Medium to High	High
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**Key investment risks:** concentration risk, currency, foreign currency and currency hedging risk, foreign investment risk, index risk, issuer risk, market risk, underlying fund risk

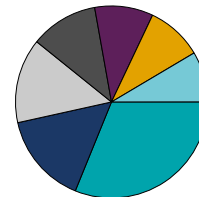
See the Contract Provisions and Information Folder for a full description of these principal risks.

## Investment segmentation (December 31, 2025)

<span style="color: #008080;">■</span>	US Equity 94.0%
<span style="color: #002060;">■</span>	International Equity 4.5%
<span style="color: #A9A9A9;">■</span>	Cash and Equivalents 1.3%
<span style="color: #404040;">■</span>	Canadian Equity 0.2%



<span style="color: #008080;">■</span>	Other 31.2%
<span style="color: #002060;">■</span>	Technology 15.4%
<span style="color: #A9A9A9;">■</span>	Financial Services 14.3%
<span style="color: #404040;">■</span>	Healthcare 11.4%
<span style="color: #4B0082;">■</span>	Industrial Goods 9.9%
<span style="color: #FFA500;">■</span>	Consumer Goods 9.4%
<span style="color: #ADD8E6;">■</span>	Consumer Services 8.5%



## How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

## Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

## Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

## 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. A guarantee fee is charged for the Estate Class. For details, please refer to the Contract Provisions and Information Folder.

## Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking capital growth over the long term
- Seeking a well-diversified core U.S. equity investment
- Comfortable with medium risk

## How much does it cost?

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

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

## Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

## Trailing commission

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Investment Class	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	1.86%	0.20%	2.49%	-
Estate Class	75%	100%	1.86%	0.20%	2.49%	0.65%

Other fees	What you pay
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them

## What if I change my mind?

- You have two business days to change your mind about buying the Contract or any instructions you give us. This starts from the earlier of the date you receive confirmation or five business days after confirmation was sent.
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- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

## For more information

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### Quick facts (as of December 31, 2025)

Date fund created:	August 2022	Asset class:	U.S. Equity
Total value:	\$286,566,166	Management expense ratio (MER):	2.35%
Net asset value per unit:	\$17.18	Managed by:	Invesco Canada Ltd.
Number of units outstanding:	16,679,013	Portfolio turnover rate:	4.10%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

### What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Invesco S&P 500 ESG Index ETF or a substantially similar fund.

The underlying ETF objective is to replicate, to the extent reasonably possible and before fees and expenses, the performance of the S&P 500<sup>®</sup> Scored & Screened Index, on an unhedged basis. The underlying ETF invests, directly or indirectly, primarily in equity securities of U.S. companies.

### Top 10 investments (as of December 31, 2025)

1. NVIDIA Corp
2. Apple Inc
3. Microsoft Corp
4. Alphabet Inc
5. Alphabet Inc
6. Meta Platforms Inc
7. Eli Lilly and Co
8. Visa Inc
9. Exxon Mobil Corp
10. Walmart Inc

**Total investments: 314 securities**

**The top 10 investments make up 48.27% of the Fund.**

### How risky is it?

The value of your investments can go down.

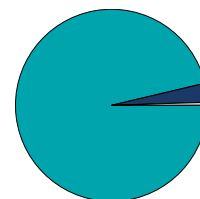
Low	Low to Medium	Medium	Medium to High	High
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**Key investment risks:** concentration risk, currency, foreign currency and currency hedging risk, ESG factor risk, foreign investment risk, index risk, issuer risk, market risk, underlying fund risk

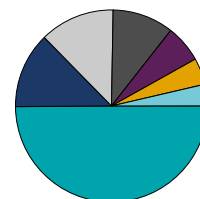
See the Contract Provisions and Information Folder for a full description of these principal risks.

### Investment segmentation (December 31, 2025)

- US Equity 96.3%
- International Equity 3.2%
- Cash and Equivalents 0.5%



- Technology 49.9%
- Financial Services 12.8%
- Other 12.6%
- Healthcare 10.3%
- Consumer Services 6.3%
- Industrial Goods 4.5%
- Consumer Goods 3.6%



### How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

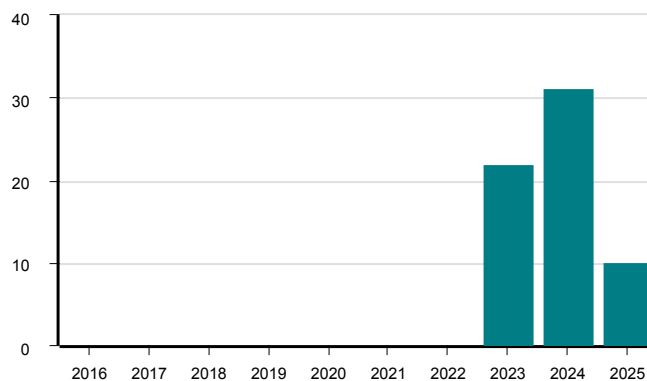
Note that this does not tell you how the Fund will perform in the future.

### Average return

A person who invested \$1,000 in the Fund since inception now has \$1,718.12. This works out to an average of 17.59% a year.

### Year-by-year returns

This chart shows how the Fund has performed since inception. Since inception, the Fund was up in value 3 years of the 3.



## 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. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

## Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking a well-diversified core U.S. equity investment with an environmental, social and governance (ESG) mandate
- Seeking long-term capital growth
- Comfortable with medium risk

## How much does it cost?

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

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

## Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and 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 MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	1.82%	0.18%	2.35%	-
Estate Class	75%	100%	1.82%	0.18%	2.35%	0.55%
Protection Class	100%	100%	1.82%	0.18%	2.35%	0.70%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

## What if I change my mind?

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- You must send us a written request to cancel.
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## For more information

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## Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	Canadian Equity
Total value:	\$784,101	Management expense ratio (MER):	2.53%
Net asset value per unit:	\$10.34	Managed by:	Invesco Canada Ltd.
Number of units outstanding:	75,799	Portfolio turnover rate:	28.35%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class](#)

## What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Invesco S&P/TSX 60 Equal Weight Index ETF or a substantially similar fund.

The underlying ETF objective is to replicate, to the extent reasonably possible and before fees and expenses, the performance of the S&P/TSX® 60 Equal Weight Index. The underlying ETF invests, directly or indirectly, primarily in equity securities of companies listed on the TSX. Currently the ETF seeks to replicate the S&P/TSX 60 Equal Weight Index which has the same constituents as the capitalization-weighted S&P/TSX 60 Index, however, each company represented in the S&P/TSX 60 Equal Weight Index is allocated a fixed weight of 1.67% at each quarterly rebalancing.

## Top 10 investments (as of December 31, 2025)

1. First Quantum Minerals Ltd
2. Teck Resources Ltd
3. CAE Inc
4. Gildan Activewear Inc - Common Cl A
5. Fairfax Financial Holdings Ltd
6. Rogers Communications Inc
7. Sun Life Financial Inc
8. Hydro One Ltd
9. Nutrien Ltd
10. Canadian Tire Corp Ltd

**Total investments: 62 securities**

**The top 10 investments make up 17.49% of the Fund.**

## How risky is it?

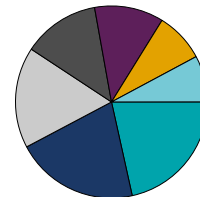
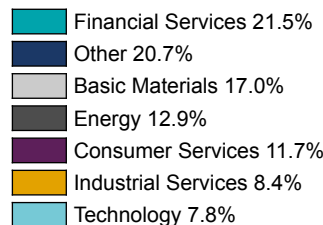
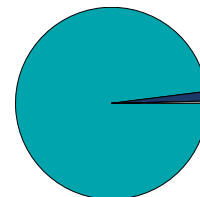
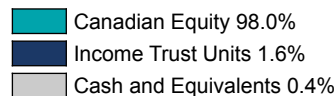
The value of your investments can go down.



**Key investment risks:** concentration risk, index risk, issuer risk, market risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

## Investment segmentation (December 31, 2025)



## How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

## Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

## Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

## 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. A guarantee fee is charged for the Estate Class. For details, please refer to the Contract Provisions and Information Folder.

## Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking capital growth over the long term
- Seeking a well-diversified Canadian equity investment
- Comfortable with medium risk

## How much does it cost?

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

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

## Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

## Trailing commission

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	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	1.87%	0.20%	2.53%	-
Estate Class	75%	100%	1.87%	0.20%	2.53%	0.60%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

## What if I change my mind?

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## For more information

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## Quick facts (as of December 31, 2025)

Date fund created:	August 2022	Asset class:	Canadian Equity
Total value:	\$59,904,416	Management expense ratio (MER):	2.36%
Net asset value per unit:	\$15.92	Managed by:	Invesco Canada Ltd.
Number of units outstanding:	3,762,273	Portfolio turnover rate:	5.78%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

## What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Invesco S&P/TSX Composite ESG Index ETF or a substantially similar fund.

The underlying ETF 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 underlying ETF invests, directly or indirectly, primarily in equity securities of companies listed on the TSX.

## Top 10 investments (as of December 31, 2025)

- Royal Bank of Canada
- Enbridge Inc
- Bank of Montreal
- Bank of Nova Scotia
- Agnico Eagle Mines Ltd
- Canadian Imperial Bank of Commerce
- Barrick Mining Corp
- Canadian Pacific Kansas City Ltd
- Manulife Financial Corp
- TC Energy Corp

**Total investments: 92 securities**

**The top 10 investments make up 47.81% of the Fund.**

## How risky is it?

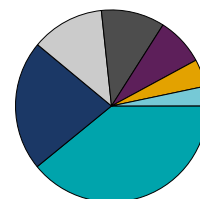
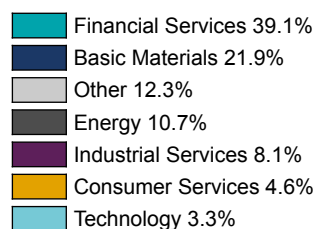
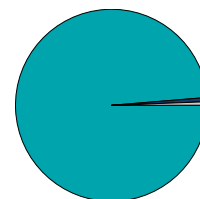
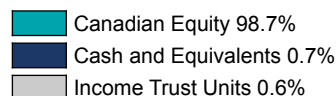
The value of your investments can go down.



**Key investment risks:** concentration risk, ESG factor risk, index risk, issuer risk, market risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

## Investment segmentation (December 31, 2025)



## How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

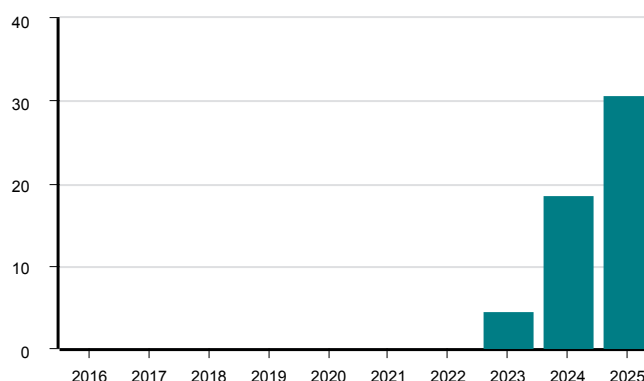
Note that this does not tell you how the Fund will perform in the future.

## Average return

A person who invested \$1,000 in the Fund since inception now has \$1,592.24. This works out to an average of 14.94% a year.

## Year-by-year returns

This chart shows how the Fund has performed since inception. Since inception, the Fund was up in value 3 years of the 3.



## 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. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

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Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

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### Quick facts (as of December 31, 2025)

Date fund created:	September 2013	Asset class:	Canadian Money Market
Total value:	\$285,263,138	Management expense ratio (MER):	1.34%
Net asset value per unit:	\$11.16	Managed by:	The Equitable Life Insurance Company of Canada
Number of units outstanding:	25,564,995	Portfolio turnover rate:	7.07%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

### What does this Fund invest in?

The Equitable Money Market fund invests 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 income through short-term investments consistent with preservation of capital and liquidity.

### Top 10 investments (as of December 31, 2025)

1. Cash and Cash Equivalents
2. Glacier Credit Card Trust 4.74% 20-Sep-2029
3. Enbridge Gas Inc 2.50% 05-Aug-2026
4. Hydro One Inc 2.77% 24-Nov-2025
5. North West Redwater Partnership 3.20% 24-Jan-2026
6. VW Credit Canada Inc 2.45% 10-Dec-2026
7. National Bank of Canada 1.53% 15-Jun-2026
8. Central 1 Credit Union 5.88% 10-Nov-2026
9. Wells Fargo & Co 2.98% 19-May-2026
10. John Deere Financial Inc 1.63% 09-Apr-2026

**Total investments: 28 securities**

**The top 10 investments make up 67.82% of the Fund.**

### How risky is it?

The value of your investments can go down.

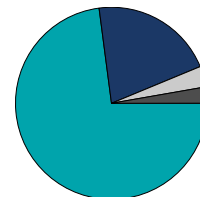


**Key investment risks:** market risk

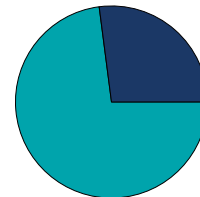
See the Contract Provisions and Information Folder for a full description of these principal risks.

### Investment segmentation (December 31, 2025)

- Cash and Equivalents 72.9%
- Canadian Corporate Bonds 20.8%
- Canadian Bonds - Other 3.5%
- Mortgages 2.7%



- Cash and Cash Equivalent 73.0%
- Fixed Income 27.1%



### How has the Fund performed?

This shows how the Fund did over the past 10 years for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

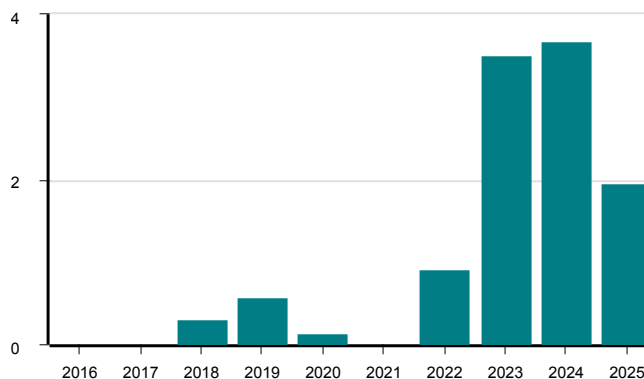
Note that this does not tell you how the Fund will perform in the future.

### Average return

A person who invested \$1,000 in the Fund 10 years ago now has \$1,115.83. 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 7 years and flat in value 3 years of the 10.



## 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. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

## 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 and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

## Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and 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 MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	1.17%	0.06%	1.34%	-
Estate Class	75%	100%	1.17%	0.06%	1.34%	0.15%
Protection Class	100%	100%	1.17%	0.06%	1.34%	0.20%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

## What if I change my mind?

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- You must send us a written request to cancel.
- If you cancel the Contract, you will receive the lesser of the amount you invested or the current value of the Fund if it has gone down.
- You will get back any sales charges or fees you paid.

## For more information

This summary may not contain all the information you need. Please read the Equitable Guaranteed Investment Funds Contract Provisions and Information Folder.

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 website: equitable.ca

### Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	Global Equity Balanced
Total value:	\$620,128	Management expense ratio (MER):	2.78%
Net asset value per unit:	\$10.12	Managed by:	RBC Global Asset Management Inc.
Number of units outstanding:	61,273	Portfolio turnover rate:	9.30%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

### What does this Fund invest in?

The objective of the segregated fund is to invest in units of the PH&N 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 common stocks, bonds and money market securities. This fund also holds a portion of its assets in foreign common stock

### Top 10 investments (as of December 31, 2025)

1. Phillips, Hager & North High Yield Bond Fund
2. Phillips, Hager & North Canadian Equity Underlying Fund
3. RBC QUBE Global Equity Fund
4. RBC Global Equity Focus Fund
5. RBC Global Equity Leaders Fund
6. Phillips, Hager & North U.S. Equity Fund
7. Phillips, Hager & North Canadian Equity Value Fund
8. BlueBay Global Investment Grade Corporate Bond Fund
9. RBC Emerging Markets Equity Fund
10. RBC Canadian Core Real Estate Fund

**Total investments: 20 securities**

**The top 10 investments make up 87.77% of the Fund.**

### How risky is it?

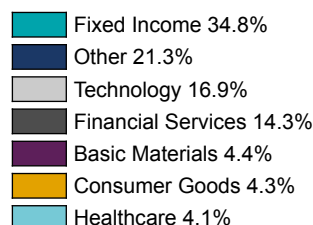
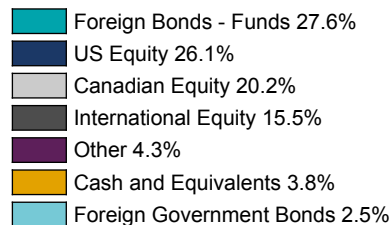
The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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**Key investment risks:** asset-backed and mortgage-backed securities risk, asset allocation risk, concentration risk, credit risk, currency, foreign currency and currency hedging risk, cyber security risk, derivative risk, emerging markets risk, ESG factor risk, foreign investment risk, interest rate risk, market risk, securities lending, repurchase, reverse repurchase risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

### Investment segmentation (December 31, 2025)



### How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

### Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

### Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

## 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. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

## Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking less volatility than a typical all-stock portfolio and higher potential for growth than a typical all-bond portfolio
- Planning 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 and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

## Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and 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 MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.42%	0.13%	2.78%	-
Estate Class	75%	100%	2.42%	0.13%	2.78%	0.45%
Protection Class	100%	100%	2.42%	0.13%	2.78%	0.70%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

## What if I change my mind?

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 Waterloo, Ontario N2J 4C7  
 Toll free: 1-800-668-4095  
 e-mail: individualwealth@equitable.ca  
 website: equitable.ca

## Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	Canadian Neutral Balanced
Total value:	\$2,062,483	Management expense ratio (MER):	2.50%
Net asset value per unit:	\$10.17	Managed by:	RBC Global Asset Management Inc.
Number of units outstanding:	202,784	Portfolio turnover rate:	1.25%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

## What does this Fund invest in?

The objective of the segregated fund is to invest in units of the PH&N Monthly Income Fund or a substantially similar fund.

The underlying fund objective is to provide a relatively high monthly income that may consist of dividend income, interest income, realized capital gains and a return of capital, with the potential for modest capital growth, by investing in a well-diversified balanced portfolio of income-producing equity securities including, but not limited to, common shares of Canadian companies that pay dividends and income trusts, and fixed income securities such as preferred shares, government and corporate bonds, debentures and notes.

## Top 10 investments (as of December 31, 2025)

## How risky is it?

The value of your investments can go down.



**Key investment risks:** asset allocation risk, credit risk, currency, foreign currency and currency hedging risk, cyber security risk, derivative risk, ESG factor risk, foreign investment risk, interest rate risk, market risk, securities lending, repurchase, reverse repurchase risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

## Investment segmentation (December 31, 2025)

### How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

### Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

### Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

## 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. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

## Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking a source of consistent monthly income with the potential for modest capital gains
- Seeking less volatility than a typical all-stock portfolio and higher potential for growth than a typical all-bond portfolio
- Planning 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 and sell units of the Fund.

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

## Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

## Trailing commission

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	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.14%	0.11%	2.50%	-
Estate Class	75%	100%	2.14%	0.11%	2.50%	0.30%
Protection Class	100%	100%	2.14%	0.11%	2.50%	0.60%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

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 website: equitable.ca

## Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	Canadian Equity
Total value:	\$7,320,870	Management expense ratio (MER):	2.50%
Net asset value per unit:	\$10.47	Managed by:	Vanguard Investments Canada Inc.
Number of units outstanding:	699,019	Portfolio turnover rate:	3.08%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class](#)

## What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Vanguard FTSE Canada Index ETF or a substantially similar fund.

The underlying ETF objective is to track, to the extent reasonably possible and before fees and expenses, the performance of a broad Canadian equity index that measures the investment return of publicly traded securities in the Canadian market.

## Top 10 investments (as of December 31, 2025)

1. Royal Bank of Canada
2. Shopify Inc
3. Toronto-Dominion Bank
4. Enbridge Inc
5. Brookfield Corp
6. Bank of Montreal
7. Bank of Nova Scotia
8. Canadian Imperial Bank of Commerce
9. Agnico Eagle Mines Ltd
10. Barrick Mining Corp

**Total investments: 79 securities**

**The top 10 investments make up 42.93% of the Fund.**

## How risky is it?

The value of your investments can go down.

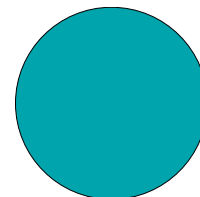


**Key investment risks:** index risk, market risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

## Investment segmentation (December 31, 2025)

■ Canadian Equity 100.0%



■ Financial Services 38.2%

■ Basic Materials 16.3%

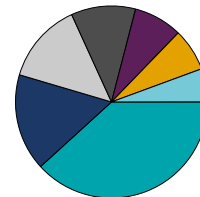
■ Energy 13.6%

■ Technology 10.9%

■ Industrial Services 8.2%

■ Other 7.2%

■ Consumer Services 5.6%



## How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

## Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

## Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

## 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. A guarantee fee is charged for the Estate Class. For details, please refer to the Contract Provisions and Information Folder.

## Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking long-term capital growth
- Looking to invest in Canadian large cap equity securities
- Able to handle the ups and downs of the stock market

## How much does it cost?

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

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
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Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

## Ongoing Fund expenses

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## Trailing commission

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	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	2.06%	0.18%	2.50%	-
Estate Class	75%	100%	2.06%	0.18%	2.50%	0.55%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

## What if I change my mind?

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

## Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	Canadian Fixed Income
Total value:	\$1,889,502	Management expense ratio (MER):	2.00%
Net asset value per unit:	\$9.94	Managed by:	Vanguard Investments Canada Inc.
Number of units outstanding:	190,104	Portfolio turnover rate:	9.59%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

## What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Vanguard Canadian Aggregate Bond Index ETF or a substantially similar fund.

The underlying ETF objective is to track, to the extent reasonably possible and before fees and expenses, the performance of a broad Canadian bond index. It invests primarily in public, investment-grade fixed income securities issued in Canada.

## Top 10 investments (as of December 31, 2025)

1. Canadian Government Bond 2.75% 01-Sep-2030
2. Canada Government 3.25% 01-Jun-2035
3. Canada Government 3.00% 01-Jun-2034
4. Canada Government 2.75% 01-Mar-2030
5. Canada Government 3.25% 01-Dec-2035
6. Canadian Government Bond 2.50% 01-Aug-2027
7. Canada Government 3.50% 01-Sep-2029
8. Canadian Government Bond 2.50% 01-Nov-2027
9. Canada Government 4.00% 01-Mar-2029
10. Canada Government 2.75% 01-May-2027

**Total investments: 1,268 securities**

**The top 10 investments make up 12.80% of the Fund.**

## How risky is it?

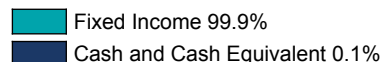
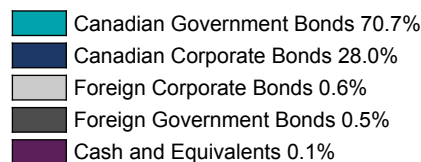
The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High
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**Key investment risks:** credit risk, derivative risk, index risk, interest rate risk, market risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

## Investment segmentation (December 31, 2025)



## How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

## Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

## Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

## 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. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

## Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking long-term capital growth
- Looking to invest in investment-grade fixed income securities issued in Canada
- Seeking moderate current income with high credit quality

## How much does it cost?

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

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

## Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and 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 MER. You don't pay this commission directly.

	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	1.67%	0.09%	2.00%	-
Estate Class	75%	100%	1.67%	0.09%	2.00%	0.25%
Protection Class	100%	100%	1.67%	0.09%	2.00%	0.50%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

## What if I change my mind?

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## For more information

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## Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	International Equity
Total value:	\$1,830,136	Management expense ratio (MER):	2.51%
Net asset value per unit:	\$10.33	Managed by:	Vanguard Investments Canada Inc.
Number of units outstanding:	177,158	Portfolio turnover rate:	7.52%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

## What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Vanguard FTSE Developed All Cap ex North America Index ETF or a substantially similar fund.

The underlying ETF objective is to track, to the extent reasonably possible and before fees and expenses, the performance of a broad global equity index that focuses on providing coverage of developed markets, excluding the U.S. It invests directly or indirectly primarily in large-, mid-, and small-capitalization stocks of companies located in developed markets, excluding the U.S.

## Top 10 investments (as of December 31, 2025)

1. ASML Holding NV
2. Samsung Electronics Co Ltd
3. Roche Holding AG
4. AstraZeneca PLC
5. HSBC Holdings PLC
6. Novartis AG - Common Cl N
7. Nestle SA
8. SAP SE
9. SK Hynix Inc
10. Toyota Motor Corp

**Total investments: 1,763 securities**

**The top 10 investments make up 11.86% of the Fund.**

## How risky is it?

The value of your investments can go down.

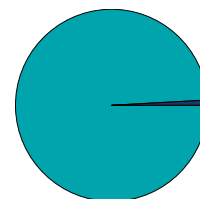
Low	Low to Medium	Medium	Medium to High	High
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**Key investment risks:** asset allocation risk, currency, foreign currency and currency hedging risk, index risk, market risk, underlying fund risk

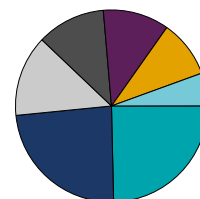
See the Contract Provisions and Information Folder for a full description of these principal risks.

## Investment segmentation (December 31, 2025)

- International Equity 99.1%
- Income Trust Units 0.9%



- Other 24.7%
- Financial Services 23.8%
- Consumer Goods 13.7%
- Industrial Goods 11.5%
- Technology 11.1%
- Healthcare 9.7%
- Basic Materials 5.5%



## How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

## Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

## Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

## 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. A guarantee fee is charged for the Estate Class and the Protection Class. For details, please refer to the Contract Provisions and Information Folder.

## Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking long-term capital growth
- Looking to invest in large-, mid-, and small-cap stocks of companies located in developed and emerging markets, excluding the U.S. and Canada
- Able to handle the ups and downs of the stock market

## How much does it cost?

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

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

## Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class and the Protection Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

## Trailing commission

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	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	1.97%	0.13%	2.51%	-
Estate Class	75%	100%	1.97%	0.13%	2.51%	0.45%
Protection Class	100%	100%	1.97%	0.13%	2.51%	0.70%

Other fees	What you pay
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them

## What if I change my mind?

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## Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	Global Equity
Total value:	\$1,413,968	Management expense ratio (MER):	2.50%
Net asset value per unit:	\$10.15	Managed by:	Vanguard Investments Canada Inc.
Number of units outstanding:	139,271	Portfolio turnover rate:	0.25%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class](#)

## What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Vanguard FTSE Global All Cap ex Canada Index ETF or a substantially similar fund.

The underlying ETF objective is to track, to the extent reasonably possible and before fees and expenses, the performance of a broad global equity index that focuses on developed and emerging markets, excluding Canada. It invests directly or indirectly primarily in large-, mid-, and small-capitalization stocks of companies located in developed and emerging markets, excluding Canada.

## Top 10 investments (as of December 31, 2025)

- Vanguard Large Cap ETF (VV)
- Vanguard FTSE Developed All Cap ex North America Index ETF (VIU)
- Vanguard Emerging Markets Stock Index ETF (VWO)
- Vanguard Small-Cap Index ETF (VB)

**Total investments: 4 securities**

**The top 10 investments make up 100.00% of the Fund.**

## How risky is it?

The value of your investments can go down.

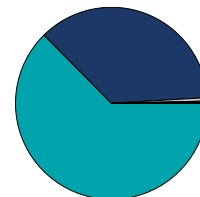
Low	Low to Medium	Medium	Medium to High	High
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**Key investment risks:** asset allocation risk, currency, foreign currency and currency hedging risk, emerging markets risk, foreign investment risk, index risk, market risk, underlying fund risk

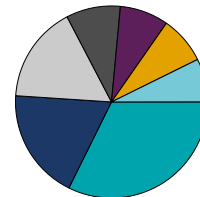
See the Contract Provisions and Information Folder for a full description of these principal risks.

## Investment segmentation (December 31, 2025)

<span style="color: #008080;">■</span>	US Equity 62.6%
<span style="color: #191970;">■</span>	International Equity 36.5%
<span style="color: #A9A9A9;">■</span>	Cash and Equivalents 0.6%
<span style="color: #696969;">■</span>	Income Trust Units 0.3%
<span style="color: #800080;">■</span>	Canadian Equity 0.1%



<span style="color: #008080;">■</span>	Technology 32.3%
<span style="color: #191970;">■</span>	Other 18.7%
<span style="color: #A9A9A9;">■</span>	Financial Services 16.3%
<span style="color: #696969;">■</span>	Healthcare 9.1%
<span style="color: #800080;">■</span>	Consumer Goods 8.2%
<span style="color: #FFA500;">■</span>	Consumer Services 8.0%
<span style="color: #ADD8E6;">■</span>	Industrial Goods 7.3%



## How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

## Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

## Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

## 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. A guarantee fee is charged for the Estate Class. For details, please refer to the Contract Provisions and Information Folder.

## Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking long-term capital growth
- Looking to invest in large-, mid-, and small-cap stocks of companies located in developed and emerging markets, excluding Canada
- Able to handle the ups and downs of the stock market

## How much does it cost?

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

Sales Charge Option	What you pay	How it works
Front End Load (FEL)	0% to 5% of the amount you invest, as negotiated with your advisor.	When you buy units of the Fund, any commission above 0% is deducted from your Deposit. It is paid to your advisor and their managing general agency. There is no charge to you when you sell Fund units.
Chargeback Option - three year (CB3)	There is no charge to you when you sell units of the Fund.	When you buy the Fund there is no initial charge. Equitable pays your advisor an initial commission of up to 3.5%. If you sell within three years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.
Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

## Ongoing Fund expenses

The MER includes the management fee, insurance fee, operating expenses, and any Underlying Fund MERs. You don't pay these expenses or the MER directly but they will reduce the return on your investment. An additional guarantee fee applies to the Estate Class. It is paid out of the Contract each month which leads to a slightly lower net rate of return. For details about how the guarantees work, please refer to the Contract Provisions and Information Folder.

## Trailing commission

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	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	1.92%	0.18%	2.50%	-
Estate Class	75%	100%	1.92%	0.18%	2.50%	0.45%
Other fees	What you pay					
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them					

## What if I change my mind?

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## Quick facts (as of December 31, 2025)

Date fund created:	November 2025	Asset class:	U.S. Equity
Total value:	\$4,897,532	Management expense ratio (MER):	2.34%
Net asset value per unit:	\$10.09	Managed by:	Vanguard Investments Canada Inc.
Number of units outstanding:	485,467	Portfolio turnover rate:	10.14%
		Minimum investment:	\$25.00

Product availability: [Equitable Guaranteed Investment Funds - Investment Class, Estate Class, Protection Class](#)

## What does this Fund invest in?

The objective of the segregated fund is to invest in units of the Vanguard S&P 500 Index ETF or a substantially similar fund.

The underlying ETF objective is to track, to the extent reasonably possible and before fees and expenses, the performance of a broad U.S. equity index that measures the investment return of large-capitalization U.S. stocks. It invests directly or indirectly primarily in stocks of U.S. companies.

## Top 10 investments (as of December 31, 2025)

- Vanguard 500 Index ETF (VOO) (VOO)

**Total investments: 1 securities**

**The top 10 investments make up 100.00% of the Fund.**

## How risky is it?

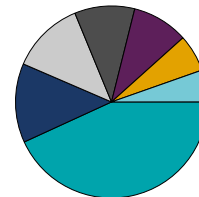
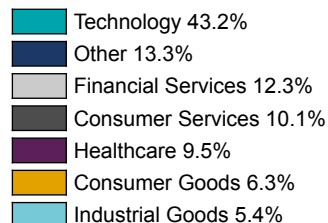
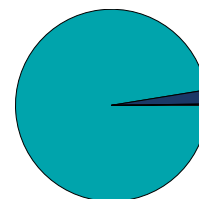
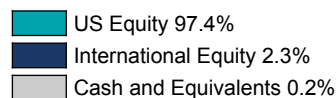
The value of your investments can go down.



**Key investment risks:** currency, foreign currency and currency hedging risk, index risk, market risk, underlying fund risk

See the Contract Provisions and Information Folder for a full description of these principal risks.

## Investment segmentation (December 31, 2025)



## How has the Fund performed?

This shows how the Fund did since inception for someone with an Investment Class contract. Your actual return depends on your Guarantee Class and your personal tax situation.

Returns are after the MER has been deducted.

Note that this does not tell you how the Fund will perform in the future.

## Average return

The average return for the fund cannot be shown because the Fund has been offered less than one year.

## Year-by-year returns

The past performance for the fund cannot be shown because the Fund has been offered less than one year.

## Are there any guarantees?

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## Who is this Fund for?

This Fund may be appropriate for investors who are:

- Seeking long-term capital growth
- Looking to invest in U.S. large capitalization equity securities within their portfolio
- Able to handle the ups and downs of the stock market

## How much does it cost?

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Chargeback Option - five year (CB5)	There is no charge to you when you sell units of the Fund.	When you buy the Fund, there is no initial charge. Equitable pays your advisor an initial commission of up to 5.6%. If you sell within five years of the Deposit date, your advisor may have to return some or all of their initial commission to Equitable.

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	Guarantees		Management fee	Insurance fee	MER	Guarantee fee
	Maturity	Death				
Investment Class	75%	75%	1.89%	0.18%	2.34%	-
Estate Class	75%	100%	1.89%	0.18%	2.34%	0.55%
Protection Class	100%	100%	1.89%	0.18%	2.34%	0.70%

Other fees	What you pay
Short term trading fee	2% of the value of units you sell or switch within 90 days of buying them

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