

Quick facts

Date of Inception:	January 2005	Asset Class:	Global Equity Balanced
Total Value:	\$19,993,708	Management Expense Ratio (MER):	3.38%
Net Asset Value per Unit:	\$19.85	Portfolio Manager:	Franklin Templeton Investments Corp.
Number of Units Outstanding:	1,007,087	Portfolio Turnover Rate:	10.22%
		Minimum Investment:	\$500.00
Product Availability:	Pivotal Solutions and Pivotal Solutions DSC		
Registration Types:	Non-registered, Retirement Savings Plan, Retirement Income Fund, Life Income Fund and Tax-Free Savings Accounts		

What does this fund invest in?

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

The underlying fund objective is long-term capital appreciation by investing primarily in a diversified mix of equity mutual funds, with additional stability derived from investing in fixed income mutual funds.

Top 10 Investments

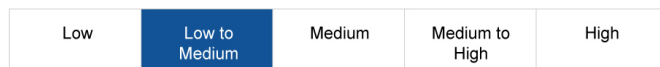
1. Franklin FTSE U.S. Index ETF (FLAM)
2. Franklin U.S. Core Equity Fund Series O
3. Franklin FTSE Canada All Cap Index ETF (FLCD)
4. Franklin Bissett Canadian Equity Fund Series O
5. Franklin International Core Equity Fund Series O
6. Franklin U.S. Rising Dividends Fund Series O
7. Franklin Canadian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

Total Investments: 23 securities

The top 10 investments make up 70.83% of the fund.

How risky is it?

The value of your investments can go down.



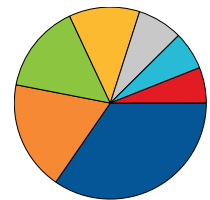
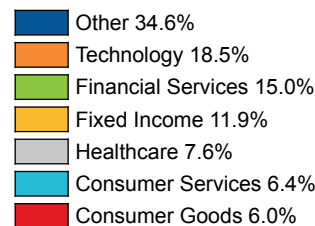
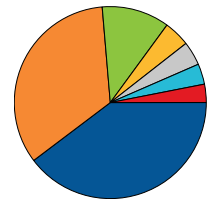
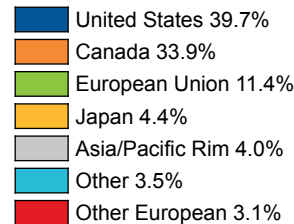
Key investment risks: Equity Risk, Foreign Market Risk, Interest Rate Risk, Underlying Fund Risk

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

Are there any guarantees?

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

Investment segmentation (December 31, 2021)



How has the fund performed?

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

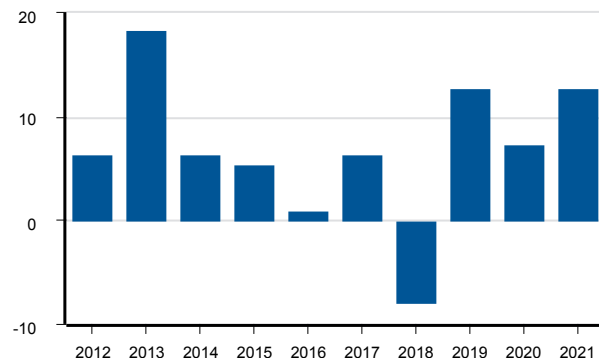
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,925.27. This works out to an average of 6.77% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years. In the last 10 years the fund was up in value 9 years and down in value 1 year of the 10.



Equitable Life Quotential Growth Portfolio



December 31, 2021

FUND FACTS

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

Who is this fund for?

This fund may be appropriate for investors who are:

- Seeking the growth potential of equities with downside risk protection
- Looking for growth from a well-diversified equity portfolio
- Seeking equity diversification by management style, asset class, geography and market capitalization
- Willing to accept a low to medium level of risk

How much does it cost?

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

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

Ongoing fund expenses

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

Trailing commission

Equitable Life pays your advisor a trailing commission of up to 1.0% for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly.

Guarantee option	Management fee	Insurance fee		MER (Annual rate as a % of the fund's value)
		DSC	No Load	
75/100	3.00%	0.13%	0.10%	3.38%
Other fees	What you pay			
Short Term Trading	2% of the value of units you sell or transfer within 90 days of buying them.			
Unscheduled Withdrawals	Each calendar year the first two (2) are free. After that you pay \$25 each.			

What if I change my mind?

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

For more information

This summary may not contain all the information you need. Please read the insurance contract and the Information Folder.
 The Equitable Life Insurance Company of Canada
 One Westmount Road North
 Waterloo, Ontario N2J 4C7
 Toll free: 1.800.668.4095
 e-mail: customer-service@equitable.ca
 website: www.equitable.ca