Equitable Franklin Quotential Growth Portfolio

The Equitable Life Insurance Company of Canada - Pivotal Select Fund Facts December 31, 2025

Quick facts

Date of Inception:	September 2013	Asset Class:	Global Equity Balanced
Total Value:	$43,255,246	Management Expense Ratio (MER):	2.96%
Net Asset Value per Unit:	$21.98	Managed by:	Franklin Templeton Investments Corp.
Number of Units Outstanding:	1,968,322	Portfolio Turnover Rate:	18.59%
		Minimum Investment:	$50.00

Product Availability: 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 Quotential Growth Portfolio or a substantially similar fund.

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

Top 10 Investments

1. Franklin U.S. Core Equity Fund
2. Franklin Canadian Core Equity Fund
3. Franklin FTSE U.S. Index ETF (FLAM)
4. Franklin ClearBridge Canadian Equity Fund
5. Franklin Canadian Core Plus Bond Fund
6. Franklin International Core Equity Fund
7. Franklin FTSE Canada All Cap Index ETF (FLCD)
8. Franklin Putnam U.S. Large Cap Value Fund
9. Franklin U.S. Opportunities Fund
10. Templeton Emerging Markets Fund

Total Investments: 25 securities

The top 10 investments make up 74.96% of the fund.

How risky is it?

The value of your investments can go down.

Low	Low to Medium	Medium	Medium to High	High

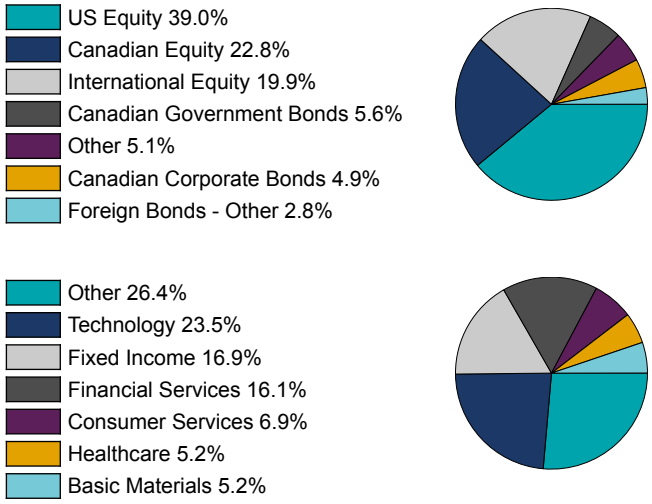
Key investment risks: Equity Risk, Foreign Market Risk, Interest Rate Risk, Underlying Fund Risk

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 Investment Class. Where applicable, an additional fee is charged to the contract for the Estate Class and the Protection Class. For details, please refer to the contract and information folder.

Investment segmentation (December 31, 2025)



How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a contractholder who chooses the Investment Class. Returns are after the MER has been deducted.

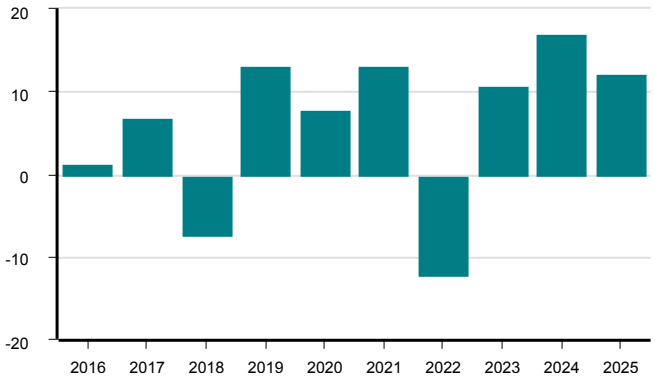
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee class you choose and on your personal tax situation.

Average return

A person who invested $1,000 in the fund 10 years ago now has $1,772.68. This works out to an average of 5.89% 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.



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Equitable

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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.

Sales Charge Option	What You Pay	How It Works	
No Load	There is no charge when you surrender.	• When you buy the fund there is no initial charge, Equitable pays your advisor no initial commission.	
No Load CB	There is no charge when you surrender.	• When you buy the fund there is no initial charge, Equitable pays your advisor an initial commission of up to 5.6%. Your advisor may have to return a portion or all of their initial commission when you withdraw units of the fund.	
Deferred Sales Charge (Not available for new sales as of May 29, 2023)	If you sell within: Year 1 5.5% Year 2 5.0% Year 3 5.0% Year 4 4.0% Year 5 4.0% Year 6 3.0% Year 7 2.0% After 7 0.0%	• When you buy the fund, Equitable pays your advisor an initial commission of up to 5.04%.	• Any deferred sales charge you pay goes to Equitable. • The deferred sales charge is a set rate and is deducted from the amount you sell. • You can sell up to 10% (20% for RIF tax type) 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 switch 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.
Low Load (Not available for new sales as of May 29, 2023)	If you sell within: Year 1 3.0% Year 2 2.5% Year 3 2.0% After 3 0.0%	• When you buy the fund, Equitable pays your advisor an initial commission of up to 2.52%.	

Ongoing fund expenses

The MER includes the management fee and operating expenses of the fund. It also includes the insurance cost for the Investment Class. You don't pay these expenses directly but they will reduce the return on your investment. An additional cost applies to the Estate Class and the Protection Class and 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 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 management fee. You don't pay these expenses directly.

	Guarantees		Management Fee	Insurance Fee	MER	Guarantee Fee
	Maturity	Death				
Investment Class	75%	75%	2.62%	0.12%	2.96%	-
Estate Class	75%	100%	2.62%	0.12%	2.96%	0.30%
Protection Class	100%	100%	2.62%	0.12%	2.96%	0.70%

Other fees	What you pay
Short Term Trading	2% of the value of units you sell or switch within 90 days of buying them.
Unscheduled Withdrawals	$25 may be charged in accordance with the administrative rules in effect.
Switches	$25 may be charged for each switch in excess of 4 per year.

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.

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