

## Quick facts (as of June 30, 2025)

Date fund created:	August 2022	Asset class:	U.S. Equity
Total value:	\$199,898,170	Management expense ratio (MER):	2.35%
Net asset value per unit:	\$15.20	Managed by:	Invesco Canada Ltd.
Number of units outstanding:	13,153,792	Portfolio turnover rate:	29.78%
		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 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® ESG 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 June 30, 2025)

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

**Total investments: 324 securities**

**The top 10 investments make up 45.04% of the Fund.**

## How risky is it?

The value of your investments can go down.

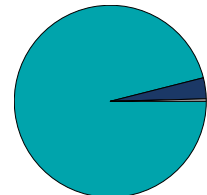
Low	Low to Medium	Medium	Medium to High	High
-----	---------------	--------	----------------	------

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

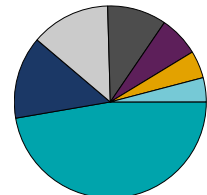
See the Contract Provisions and Information Folder for a full description of these principal risks.

## Investment segmentation (June 30, 2025)

- US Equity 96.0%
- International Equity 3.5%
- Cash and Equivalents 0.4%



- Technology 47.3%
- Other 13.9%
- Financial Services 13.4%
- Healthcare 10.0%
- Consumer Services 6.8%
- Industrial Goods 4.6%
- Consumer Goods 4.1%



## 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.

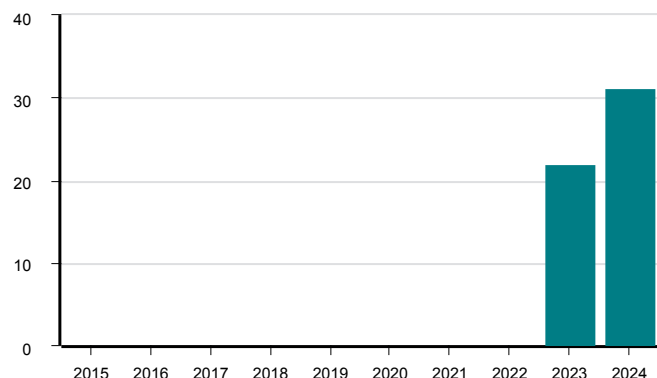
Note that this does not tell you how the Fund will perform in the future.

## Average return

A person who invested \$1,000 in the Fund since inception now has \$1,519.73. This works out to an average of 15.90% a year.

## Year-by-year returns

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



# Equitable Invesco S&P 500 ESG Index ETF



The Equitable Life Insurance Company of Canada - Equitable Guaranteed Investment Funds

November 15, 2025

## 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?

- 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

# Equitable Invesco S&P 500 ESG Index ETF



The Equitable Life Insurance Company of Canada - Equitable Guaranteed Investment Funds

November 15, 2025

The "S&P 500 Scored & Screened Index" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and S&P Global or its affiliates, and has been licensed for use by The Equitable Life Insurance Company of Canada. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P") and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The trademarks have been licensed to SPDJI and have been sublicensed for use for certain purposes by The Equitable Life Insurance Company of Canada. Equitable Invesco S&P 500 ESG Index ETF is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices") or S&P Global or its affiliates. Neither S&P Dow Jones Indices nor S&P Global or its affiliates make any representation or warranty, express or implied, to the owners of the Equitable Invesco S&P 500 ESG Index ETF or any member of the public regarding the advisability of investing in securities generally or in Equitable Invesco S&P 500 ESG Index ETF particularly or the ability of the S&P 500 Scored & Screened Index to track general market performance. S&P Dow Jones Indices [and S&P Global or its affiliates] only relationship to The Equitable Life Insurance Company of Canada with respect to the S&P 500 Scored & Screened Index is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The S&P 500 Scored & Screened Index is determined, composed and calculated by S&P Dow Jones Indices or S&P Global or its affiliates without regard to The Equitable Life Insurance Company of Canada or the Equitable Invesco S&P 500 ESG Index ETF. S&P Dow Jones Indices and S&P Global or its affiliates have no obligation to take the needs of The Equitable Life Insurance Company of Canada or the owners of Equitable Invesco S&P 500 ESG Index ETF into consideration in determining, composing or calculating the S&P 500 Scored & Screened Index. Neither S&P Dow Jones Indices nor S&P Global or its affiliates are responsible for and have not participated in the determination of the prices, and amount of Equitable Invesco S&P 500 ESG Index ETF or the timing of the issuance or sale of Equitable Invesco S&P 500 ESG Index ETF or in the determination or calculation of the equation by which Equitable Invesco S&P 500 ESG Index ETF is to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices and S&P Global or its affiliates have no obligation or liability in connection with the administration, marketing or trading of Equitable Invesco S&P 500 ESG Index ETF. There is no assurance that investment products based on the S&P 500 Scored & Screened Index will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice. NEITHER S&P DOW JONES INDICES NOR S&P GLOBAL OR ITS AFFILIATES GUARANTEES THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P 500 SCORED & SCREENED INDEX OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES AND S&P GLOBAL OR ITS AFFILIATES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES AND S&P GLOBAL OR ITS AFFILIATES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA, OWNERS OF THE EQUITABLE INVESCO S&P 500 ESG INDEX ETF, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500 SCORED & SCREENED INDEX OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES OR S&P GLOBAL OR ITS AFFILIATES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.