Equitable Invesco NASDAQ 100 ESG Index ETF

The Equitable Life Insurance Company of Canada - Equitable Guaranteed Investment Funds Fund Facts December 31, 2025

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?

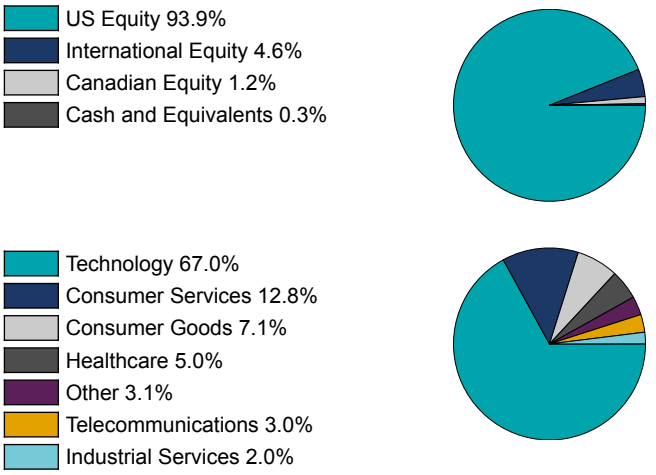
The value of your investments can go down.

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 (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.

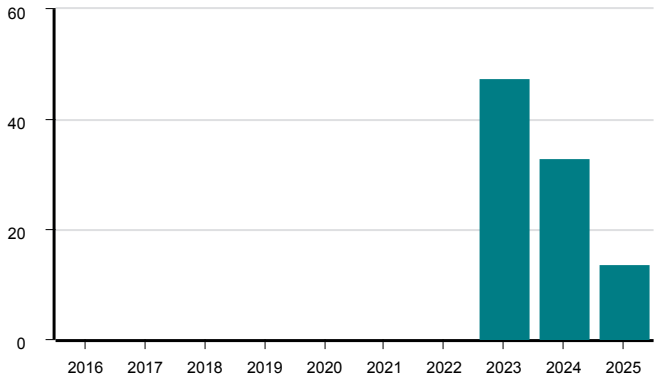
Note that this does not tell you how the Fund will perform in the future.

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.



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Equitable

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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. 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.

	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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