# Equitable Franklin Conservative Income ETF Portfolio

**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: | November 2025 | Asset class: | Global Fixed Income Balanced |
| Total value: | $1,093,885 | Management expense ratio (MER): | 2.40% |
| Net asset value per unit: | $10.04 | Managed by: | Franklin Templeton Investments Corp. |
| Number of units outstanding: | 108,998 | Portfolio turnover rate: | 0.20% |
| | | 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 Conservative Income 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 Canadian Core Plus Bond Fund ETF Series (FLCP)
2. Franklin Global Core Bond Fund ETF Series (FLGA)
3. Franklin FTSE U.S. Index ETF (FLAM)
4. Franklin Canadian Government Bond Fund
5. Franklin FTSE Canada All Cap Index ETF (FLCD)
6. Franklin Canadian Short Term Bond Fund ETF Series (FLSD)
7. Franklin Brandywine Global Income Optimiser Fund ETF Series (FBGO)
8. Franklin International Equity Index ETF (FLUR)
9. Franklin Emerging Markets Equity Index ETF (FLEM)
10. Franklin Systematic Style Premia ETF (FLSP)

**Total investments: 13 securities**

**The top 10 investments make up 99.45% of the Fund.**

## How risky is it?

The value of your investments can go down.

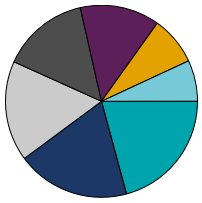
| Low | Low to Medium | Medium | Medium to High | High |
|---|---|---|---|---|

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

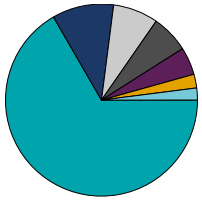
See the Contract Provisions and Information Folder for a full description of these principal risks.

## Investment segmentation (December 31, 2025)

- Canadian Government Bonds 20.8%
- Canadian Corporate Bonds 19.0%
- Foreign Bonds - Other 16.9%
- Other 14.7%
- US Equity 13.4%
- Canadian Equity 8.2%
- International Equity 6.9%



- Fixed Income 66.7%
- Other 10.4%
- Technology 7.6%
- Financial Services 6.3%
- Cash and Cash Equivalent 4.7%
- Consumer Services 2.3%
- Energy 2.0%



## 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.

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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 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.

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