Equitable

Equitable Balanced

Fund Overview

The Equitable Balanced fund will actively manage allocations between multiple asset classes based on the relative appeal of each based on economic and market conditions and the portfolio manager's outlook for each asset class. The portfolio manager may use a variety of analytical methods, including fundamental and technical analysis, to establish the positioning of the fund. The portfolio may assume limited exposures to commodity related investments or other alternative asset classes. Exposures to fixed income will generally be via holding units in the Equitable Bond fund. Investments in equities and other asset classes will be achieved primarily through the use of exchange traded funds.

The objective of the fund is to provide both capital appreciation and income by investing in a diversified portfolio of fixed income and equity investments.

Product Availabilty

Pivotal Solutions and Personal Investment Portfolio

Date of Inception:

January 2011

Net Asset Value per Unit:

$19.29 (10/09/2026)
Change: $0.14 (0.74%) ▲

Estimated Management Expense Ratio (MER)†:

2.50%

Risk Rating

LOW	**LOW TO MEDIUM**	MEDIUM	MEDIUM TO HIGH	HIGH

As of September 30, 2026

Asset Allocation (%)

Asset	%
Canadian Bonds - Funds	40.0
US Equity	20.7
Canadian Equity	19.8
International Equity	14.1
Cash and Equivalents	3.2
Commodities	1.6
Income Trust Units	0.5
Other	0.1

Sector Allocation (%)

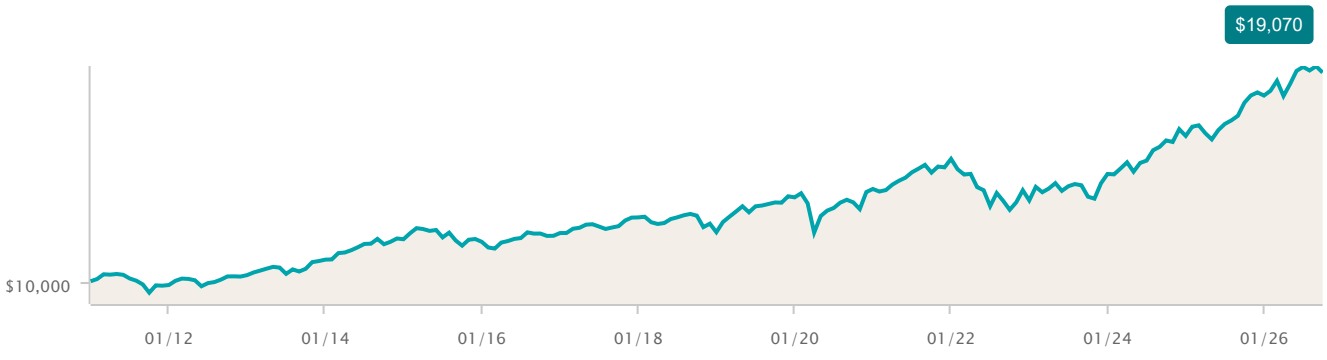
Sector	%
Fixed Income	40.0
Technology	11.9
Financial Services	11.8
Basic Materials	6.8
Energy	4.2
Healthcare	3.4
Cash and Cash Equivalent	3.2
Other	18.7

Geographic Allocation (%)

Region	%
North America	84.0
Europe	9.1
Asia	4.8
Africa and Middle East	0.2
Latin America	0.2
Other	1.6

Growth of $10,000

As of September 30, 2026



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Top 10 Holdings (%)

As of September 30, 2026

Name	%
ACTIVE CANADIAN BOND INT SEG	39.96
BMO S&P 500 Index ETF (ZSP)	16.04
BMO S&P/TSX Capped Composite Index ETF (ZCN)	15.30
BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)	13.17
Cash and Cash Equivalents	3.05
TD Q Canadian Dividend ETF (TQCD)	2.34
CI Gold Bullion ETF C$ Hedged Series (VALT)	1.36
iShares S&P/TSX Energy Tran Mat Idx ETF (XETM)	1.25
iShares S&P/TSX Global Gold Index ETF (XGD)	1.20
Global X Equal Weight Canadian Bks Ind ETF (HBNK)	1.10

Fund Category

Global Neutral Balanced

Portfolio Manager

The Equitable Insurance Company of Canada

Calendar Return (%)

As of September 30, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	10.75	11.28	8.51	-11.79	9.33	2.67	12.48	-5.02	5.62	3.24
Quartile	1	3	3	3	2	4	2	3	3	4

Compound Return (%)

As of September 30, 2026

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	-1.42	-1.27	5.64	7.39	11.72	5.31	4.68
Quartile	4	3	3	2	2	2	3

Fund Information

Description	Guarantee Fee	DSC	Level NL
Pivotal Solutions	-	EQU537	EQU337
Personal Investment Portfolio	-	EQU137	-

Sustainable Investments include investments that intend to apply one or more ESG (Environmental, Social and Governance) principles in their investment strategy.

* Simulated returns estimate how the segregated fund would have performed if the fund had been active during the periods shown. They are based on the underlying fund's historical returns and adjusted for the segregated fund's applicable fees.

† Management Expense Ratios (MERs) are estimated for the current year and are unaudited. MERs may vary at any time.

Equity and fixed income breakdowns are based on the most recent data available.

All returns are calculated after taking MERs into account, but do not include the effect of guarantee fees.

Any amount that is allocated to a segregated fund is invested at the risk of the owner and may increase or decrease in value. Segregated fund values change frequently, and past performance or simulated performance does not guarantee future results.

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