



# Equitable Balanced

## Fund Overview

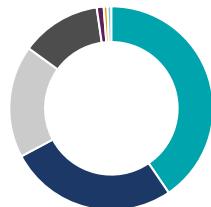
The objective of the segregated fund is to actively manage allocations between multiple asset classes based on the relative appeal of each based on economic and market conditions and the portfolio manager's outlook for each asset class.

## Risk Rating



As of January 31, 2026

## Asset Allocation (%)



| Asset                  | %    |
|------------------------|------|
| Canadian Bonds - Funds | 40.5 |
| US Equity              | 26.7 |
| Canadian Equity        | 17.8 |
| International Equity   | 12.7 |
| Commodities            | 1.1  |
| Cash and Equivalents   | 0.6  |
| Income Trust Units     | 0.6  |

## Sector Allocation (%)



| Sector             | %    |
|--------------------|------|
| Fixed Income       | 51.1 |
| Technology         | 15.4 |
| Financial Services | 13.5 |
| Basic Materials    | 5.3  |
| Consumer Services  | 4.3  |
| Consumer Goods     | 3.7  |
| Healthcare         | 3.4  |
| Energy             | 3.3  |

## Product Availability

Pivotal Solutions and Personal Investment Portfolio

## Date of Inception:

January 2011

## Net Asset Value per Unit:

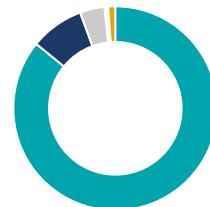
\$18.47 (02/13/2026)

Change: \$0.08 (0.43%) ▲

## Estimated Management Expense Ratio (MER)<sup>†</sup>:

2.50%

## Geographic Allocation (%)



| Region                 | %    |
|------------------------|------|
| North America          | 85.9 |
| Europe                 | 8.5  |
| Asia                   | 3.9  |
| Latin America          | 0.3  |
| Africa and Middle East | 0.3  |
| Other                  | 1.1  |

## Growth of \$10,000

As of January 31, 2026





# Equitable Balanced

## Top 10 Holdings (%)

| Name  | As of January 31, 2026 | %     |
|---|------------------------|-------|
| ACTIVE CANADIAN BOND INT SEG                      |                        | 40.45 |
| BMO S&P 500 Index ETF (ZSP)                       |                        | 16.88 |
| BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)       |                        | 11.51 |
| Invesco QQQ ETF (QQQ)                             |                        | 10.42 |
| BMO S&P/TSX Capped Composite Index ETF (ZCN)      |                        | 7.41  |
| TD Q Canadian Dividend ETF (TQCD)                 |                        | 5.91  |
| Global X Equal Weight Canadian Bks Ind ETF (HBNK) |                        | 3.94  |
| iShares S&P/TSX Global Gold Index ETF (XGD)       |                        | 1.74  |
| CI Gold Bullion Fund ETF C\$ Hedged Series (VALT) |                        | 1.06  |
| Cash and Cash Equivalents                         |                        | 0.67  |

## Calendar Return (%)

| 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 (%)

| Period   | 1 mth | 3 mths | 6 mths | 1 yr | 3 yr | 5 yr | 10 yr |
|----------|-------|--------|--------|------|------|------|-------|
| Fund     | 1.14  | 1.11   | 7.57   | 9.33 | 9.03 | 5.63 | 4.77  |
| Quartile | 2     | 2      | 1      | 1    | 2    | 2    | 3     |

## Fund Information

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

### Fund Category

Global Neutral Balanced

### Portfolio Manager

The Equitable Insurance Company of Canada

### Investment Style

Equity



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

\* Indicates simulated returns given that the Equitable Life segregated fund was not available for these periods. Simulated returns reflect the past investment performance of the underlying fund, with estimated adjustments made for applicable Management Expense Ratios (MER) and HST. Simulated returns are not a guarantee of future performance of the underlying fund or the Equitable Life segregated fund.

<sup>†</sup> Management Expense Ratios (MERs) are based on figures as of January 1st of the current year and are unaudited; the MERs for funds launched in 2025 have been estimated. MERs may vary at any time. The MER is the combination of the management fee, insurance fee, operating expenses, HST, and any other applicable sales tax for the fund and for the underlying fund.

All returns are calculated after taking expenses, management and administration fees into account. 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 does not guarantee future results.

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