Equitable

Equitable Income

Fund Overview

The Equitable Income 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 income and capital appreciation by investing in a diversified portfolio of fixed income and equity investments.

Product Availabilty

Equitable GIF (75/75, 75/100, 100/100) and Pivotal Select (75/75, 75/100, 100/100)

Date of Inception:

September 2013

Net Asset Value per Unit:

$16.42 (11/13/2026)
Change: -$0.04 (-0.26%)

Estimated Management Expense Ratio (MER)†:

2.45%

Risk Rating

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

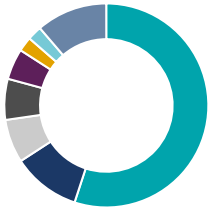
As of October 31, 2026

Asset Allocation (%)



Asset	%
Canadian Bonds - Funds	55.0
Canadian Equity	24.8
US Equity	10.6
International Equity	5.0
Cash and Equivalents	2.3
Commodities	1.6
Income Trust Units	0.5
Other	0.1

Sector Allocation (%)



Sector	%
Fixed Income	55.1
Financial Services	10.8
Basic Materials	6.9
Technology	6.5
Energy	4.9
Cash and Cash Equivalent	2.3
Consumer Services	2.3
Other	11.3

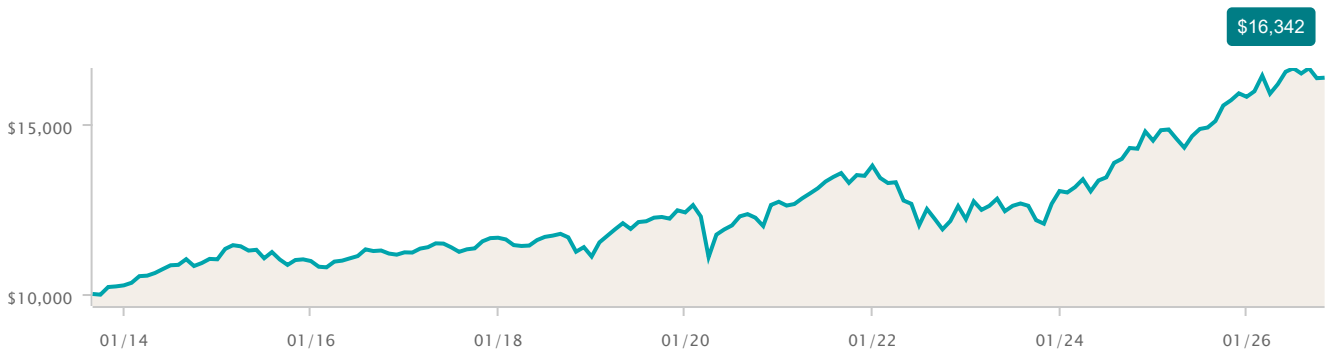
Geographic Allocation (%)



Region	%
North America	93.2
Europe	3.2
Asia	1.6
Latin America	0.3
Africa and Middle East	0.1
Other	1.6

Growth of $10,000

As of October 31, 2026



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Top 10 Holdings (%)

As of October 31, 2026

Name	%
ACTIVE CANADIAN BOND INT SEG	55.01
BMO S&P/TSX Capped Composite Index ETF (ZCN)	19.34
BMO S&P 500 Index ETF (ZSP)	7.44
BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)	4.36
TD Q Canadian Dividend ETF (TQCD)	2.96
Cash and Cash Equivalents	1.90
iShares S&P/TSX Energy Tran Mat Idx ETF (XETM)	1.59
iShares Core MSCI Canadian Qual Div Idx ETF (XDIV)	1.38
CI Gold Bullion ETF C$ Hedged Series (VALT)	1.28
iShares S&P/TSX Global Gold Index ETF (XGD)	1.25

Fund Category

Canadian Neutral Balanced

Portfolio Manager

The Equitable Insurance Company of Canada

Calendar Return (%)

As of October 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	8.86	11.36	6.77	-11.41	8.34	2.52	11.66	-4.73	3.82	2.33
Quartile	4	3	4	4	4	4	3	3	4	4

Compound Return (%)

As of October 31, 2026

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	0.09	-0.75	1.17	4.21	10.66	3.92	3.87
Quartile	4	4	4	4	4	4	4

Fund Information

	Equitable GIF				Pivotal Select					
Description	Guarantee Fee	FEL	CB3	CB5	Guarantee Fee	NL	NL-CB	NL-CB5	DSC	LL
Investment Class (75/75)	-	ELC 6038	ELC 6238	ELC 6438	-	ELC738	ELC3038	ELC5038	ELC638	ELC1238
Estate Class (75/100)	0.25%	ELC 7038	ELC 7238	ELC 7438	0.25%	ELC938	ELC3138	ELC5138	ELC838	ELC1338
Protection Class (100/100)	0.55%	ELC 8038	ELC 8238	ELC 8438	0.55%	ELC1138	ELC3238	ELC5238	ELC1038	ELC1438
		Available for new sales				Available for new sales			Not available for new sales	

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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