

## **Equitable Money Market**

#### **Fund Overview**

The objective of the fund is to provide maximum income through short-term investments consistent with preservation of capital and liquidity. The Equitable Money Market Fund Select will invest primarily in money market instruments with a term to maturity of one year or less. The fund invests primarily in short-term government and high quality corporate debt securities.

#### **Risk Rating**

LOW

LOW TO **MEDIUM** 

**MEDIUM** 

MEDIUM TO HIGH

HIGH

#### **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:

\$11.14 (11/13/2025) Change: \$0.00 (0.00%)

**Estimated Management** Expense Ratio (MER)†:

1.34%

As ofOctober 31, 2025

### **Asset Allocation (%)**



Asset	70
Cash and Equivalents	93.2
Canadian Corporate Bonds	3.8
Mortgages	3.0

#### **Sector Allocation (%)**



Sector

% Cash and Cash Equivalent 93.3 Fixed Income 6.7

#### **Geographic Allocation (%)**



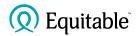
Region

North America 100.0

%

## Growth of \$10,000 As of October 31, 2025 \$11,000





## **Equitable Money Market**

Top 10 Holdings (%)	As of October 31, 2025				
Name	%				
Cash and Cash Equivalents	57.01				
Suncor Energy Inc 5.60% 17-Nov-2025	4.11				
North West Redwater Partnershp 3.20% 24-Jan-2026	3.73				
Wells Fargo & Co 2.98% 19-May-2026	2.98				
John Deere Financial Inc 1.63% 09-Apr-2026	2.97				
Fortified Trust 1.96% 23-Oct-2026	2.96				
Royal Bank of Canada 5.34% 23-Jun-2026	2.65				
National Bank of Canada 5.30% 03-Nov-2025	2.61				
Toyota Credit Canada Inc 5.29% 13-Jul-2026	2.27				
VW Credit Canada Inc 5.75% 21-Sep-2026	1.91				

Fund	Category

Canadian Money Market

**Portfolio Manager** 

The Equitable Insurance Company of Canada

**Investment Style** 

#### Calendar Return (%)

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	3.69	3.52	0.91	0.00	0.14	0.58	0.31	0.00	0.00	0.00
Quartile	3	4	3	3	3	4	4	3	3	3

# Compound Return (%)

As of October 31, 2025

As of October 31, 2025

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	0.11	0.44	0.92	2.18	3.10	1.95	1.07
Quartile	4	3	3	3	4	3	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 6005	ELC 6205	ELC 6405	-	ELC705	ELC3005	ELC5005	ELC605	ELC1205
Estate Class (75/100)	0.15%	ELC 7005	ELC 7205	ELC 7405	0.15%	ELC905	ELC3105	ELC5105	ELC805	ELC1305
Protection Class (100/100)	0.20%	ELC 8005	ELC 8205	ELC 8405	0.20%	ELC1105	ELC3205	ELC5205	ELC1005	ELC1405
		Available for new sales			Available for new sales		Not available	for new sales		

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

<sup>\*</sup> 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

<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.