Equitable Life Bissett Monthly Income and Growth Fund Select

Fund Overview

The objective of the segregated fund is to invest in units of the Franklin Canadian Monthly Income and Growth Fund or a substantially similar fund. The underlying fund objective is a balance of income and capital appreciation by investing primarily in a diversified portfolio of income-generating Canadian, U.S. and global equities, equity-related securities and fixed income securities.

Risk Rating

LOW	LOW TO MEDIUM	MEDIUM	MEDIUM TO HIGH	HIGH

Product Availabilty

Pivotal Select (75/75,75/100,100/100)

Date of Inception:

September 2013

Net Asset Value per Unit:
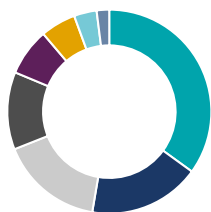
$12.11 (08/12/2025)
Change: $0.02 (0.20%) ▲

Estimated Management Expense Ratio (MER)†:

2.71%

As of December 31, 2024

Asset Allocation (%)

Asset	%
● Canadian Equity	35.0
● US Equity	17.7
● Canadian Corporate Bonds	16.3
● Canadian Government Bonds	12.3
● Foreign Corporate Bonds	7.5
● Cash and Equivalents	5.6
● Foreign Government Bonds	3.6
● Income Trust Units	2.0

Sector Allocation (%)

Sector	%
● Fixed Income	53.0
● Financial Services	14.4
● Energy	7.9
● Cash and Cash Equivalent	5.6
● Technology	5.4
● Utilities	5.4
● Industrial Services	4.5
● Consumer Services	3.8

Geographic Allocation (%)
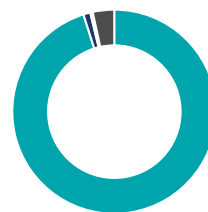
Region	%
● North America	95.1
● Latin America	1.1
● Europe	0.4
● Other	3.4

Growth of $10,000

As of July 31, 2025

$12,065

$10,000

| 01/14 | 01/16 | 01/18 | 01/20 | 01/22 | 01/24 |

Equitable Life Bissett Monthly Income and Growth Fund Select

Top 10 Holdings (%)
As of December 31, 2024

Name	%
Royal Bank of Canada	2.20
ROYAL BANK OF CANADA 3.15% 01/02/2025 TD 3.15% 02-Jan-2025	1.87
Toronto-Dominion Bank	1.81
Microsoft Corp	1.72
Apple Inc	1.65
Bank of Montreal	1.61
Ontario Province 3.75% 02-Jun-2032	1.47
United States Treasury 4.13% 30-Nov-2029	1.47
Canadian National Railway Co	1.46
United States Treasury 3.88% 15-Aug-2034	1.41

Calendar Return (%)
As of July 31, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	10.27	4.88	-6.43	11.33	1.66	10.87	-3.22	2.34	12.06	-16.79
Quartile	4	4	1	2	4	4	1	4	1	4

Compound Return (%)
As of July 31, 2025

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	0.58	3.27	0.55	5.69	5.17	4.83	3.54
Quartile	3	4	4	4	4	4	4

Fund Category
Canadian Neutral Balanced

Portfolio Manager
Franklin Templeton Investments Corp.

Investment Style

Equity

	VALUE	BLEND	GROWTH	
				SMALL
				MID
			■	LARGE

Fixed Income

	SHORT	MID	LONG	
				HIGH
		■		MED
				LOW

Fund Information

Description	Guarantee Fee	NL	NL-CB	NL-CB5	DSC	LL
Investment Class (75/75)	-	ELC742	ELC3042	ELC5042	ELC642	ELC1242
Estate Class (75/100)	0.25%	ELC942	ELC3142	ELC5142	ELC842	ELC1342
Protection Class (100/100)	0.55%	ELC1142	ELC3242	ELC5242	ELC1042	ELC1442
		Available for new sales			Not available for new sales	
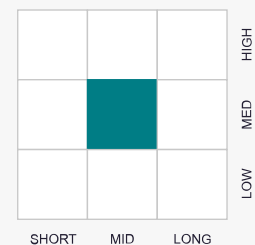
Sustainable Investments include investments that intend to apply one or more ESG (Environmental, Social and Governance) principles in their investment strategy.

* 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.

† Management Expense Ratios (MERs) are based on figures as of January 1st of the current year and are unaudited. 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.

Pivotal Select, Together Protecting Today – Preparing Tomorrow, Equitable Life, and Equitable Life of Canada are trademarks of The Equitable Life Insurance Company of Canada.

This information is being provided to you for general information purposes only. Equitable Life of Canada and its representatives have no control over the function or design of the software which has assembled these reports and they may not contain accurate or current unit values.