Equitable

Equitable Life Active Balanced Growth Portfolio Select

Fund Overview

The Equitable Life Active Balanced Growth Portfolio Select will actively manage allocations between multiple asset classes based on the relative appeal of each category based on market conditions and the portfolio manager's outlook for that asset class. The portfolio manager may use fundamental and technical analysis in addition to quantitative measures to establish the positioning bias of the fund. Exposures to particular asset classes will be achieved primarily through the use of exchange traded funds where a suitable vehicle is available. The objective of the fund seeks to maximize long-term capital appreciation by investing in a diversified portfolio of fixed income, equity and real estate related investments. The portfolio may assume limited exposures to commodity related investments or other alternative asset classes.

Product Availabilty

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

Date of Inception:

September 2013

Net Asset Value per Unit:

$18.06 (03/26/2025)
Change: -$0.10 (-0.57%)

Estimated Management Expense Ratio (MER)†:

2.56%

Risk Rating

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

As of December 31, 2024

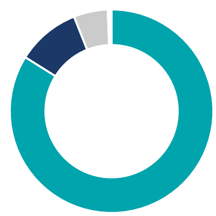
Asset Allocation (%)

Asset	%
US Equity	44.9
Canadian Government Bonds	15.9
International Equity	15.6
Canadian Equity	11.8
Canadian Corporate Bonds	9.1
Cash and Equivalents	2.1
Income Trust Units	0.6

Sector Allocation (%)

Sector	%
Fixed Income	40.8
Financial Services	14.9
Technology	14.6
Consumer Services	6.7
Healthcare	6.6
Consumer Goods	6.3
Industrial Goods	6.0
Energy	4.1

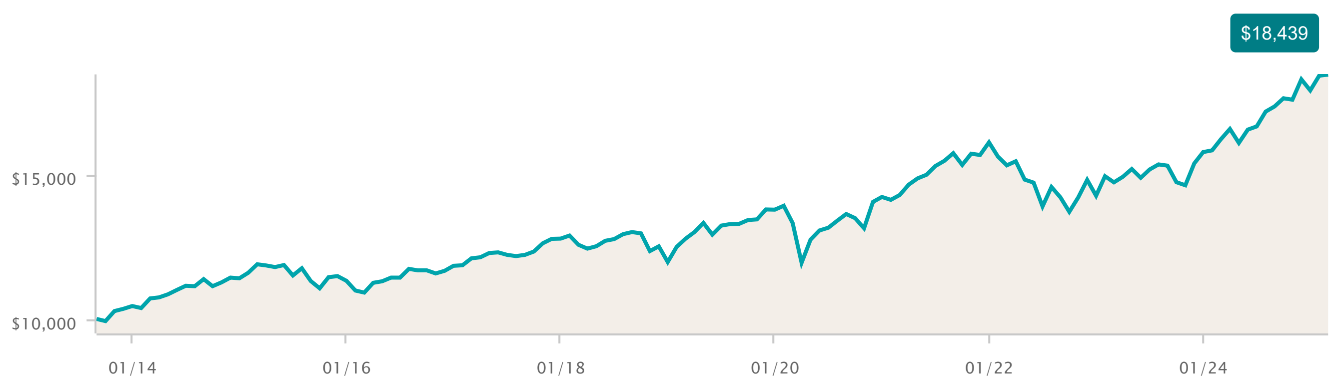
Geographic Allocation (%)



Region	%
North America	83.9
Europe	10.1
Asia	5.4
Latin America	0.3
Africa and Middle East	0.2
Other	0.1

Growth of $10,000

As of February 28, 2025



Equitable

Equitable Life Active Balanced Growth Portfolio Select

Top 10 Holdings (%)

As of December 31, 2024

Name	%
Equitable Life Active Canadian Bond Fund	25.26
BMO S&P 500 Hedged to CAD Index ETF (ZUE)	14.99
SPDR Dow Jones Industrial Average ETF Trust (DIA)	12.49
Franklin International Equity Index ETF (FLUR)	9.87
BMO S&P 500 Index ETF (ZSP)	9.21
SPDR S&P Dividend ETF (SDY)	8.89
BMO S&P/TSX Capped Composite Index ETF (ZCN)	5.34
TD Q Canadian Dividend ETF (TQCD)	5.00
BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)	4.94
CANADA Cash and Receivables, Payables	2.01

Calendar Return (%)

As of February 28, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	13.51	10.58	-11.45	13.27	3.19	15.11	-6.33	7.93	4.59	-0.76
Quartile	3	2	2	1	4	2	3	2	2	4

Compound Return (%)

As of February 28, 2025

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	0.20	0.89	6.34	13.72	6.40	6.73	4.49
Quartile	1	4	3	3	3	3	3

Fund Information

Description	Guarantee Fee	NL	NL-CB	NL-CB5	DSC	LL
Investment Class (75/75)	-	ELC739	ELC3039	ELC5039	ELC639	ELC1239
Estate Class (75/100)	0.30%	ELC939	ELC3139	ELC5139	ELC839	ELC1339
Protection Class (100/100)	0.65%	ELC1139	ELC3239	ELC5239	ELC1039	ELC1439
		Available for new sales			Not available for new sales	

Fund Category

Global Equity Balanced

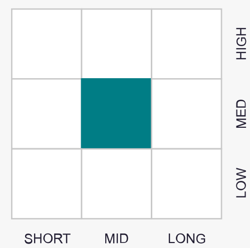
Portfolio Manager

The Equitable Life Insurance Company of Canada

Investment Style

Equity

Fixed Income



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.