

Equitable Growth

Fund Overview

The Equitable 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.

Risk Rating

LOW

LOW TO MEDIUM

MEDIUM

MEDIUM TO HIGH

HIGH

As ofOctober 31, 2025

Asset Allocation (%)



Asset	%
US Equity	43.6
International Equity	15.8
Canadian Equity	14.6
Canadian Government Bonds	13.9
Canadian Corporate Bonds	10.1
Cash and Equivalents	1.1
Commodities	0.5
Income Trust Units	0.4

Sector Allocation (%)



Sector

360101		70
Technology	,	36.4
Fixed Incom	ne	24.0
Financial S	ervices	15.0
Consumer :	Services	6.1
Consumer	Goods	5.1
Basic Mate	rials	4.9
Healthcare		4.7
Industrial G	ioods	3.8

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:

\$20.03 (11/13/2025)

Change: -\$0.25 (-1.22%) -

Estimated Management Expense Ratio (MER)†:

2.56%

Geographic Allocation (%)

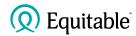


Region	%
North America	83.5
Europe	10.5
Asia	4.9
Africa and Middle East	0.3
Latin America	0.3
Other	0.5

Growth of \$10,000

As of October 31, 2025





Equitable Growth

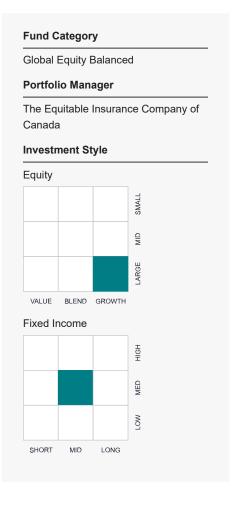
Top 10 Holdings (%)	As of October 31, 2025			
Name	%			
BMO S&P 500 Index ETF (ZSP)	29.69			
Equitable Life Active Canadian Bond Fund	24.05			
Invesco QQQ ETF (QQQ)	14.94			
BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)	14.54			
BMO S&P/TSX Capped Composite Index ETF (ZCN)	6.17			
Global X Equal Weight Canadian Bks Ind ETF (HBNK)	5.07			
iShares S&P/TSX Global Gold Index ETF (XGD)	2.18			
TD Q Canadian Dividend ETF (TQCD)	2.10			
Cash and Cash Equivalents	0.78			
CI Gold Bullion Fund ETF C\$ Hedged Series (VALT)	0.50			

Calendar Return (%)

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	3	3	4

Compound Return (%)

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	2.26	7.40	14.99	14.70	12.39	8.95	5.83
Quartile	1	1	2	2	3	2	3



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 6039	ELC 6239	ELC 6439	-	ELC739	ELC3039	ELC5039	ELC639	ELC1239
Estate Class (75/100)	0.30%	ELC 7039	ELC 7239	ELC 7439	0.30%	ELC939	ELC3139	ELC5139	ELC839	ELC1339
Protection Class (100/100)	0.65%	ELC 8039	ELC 8239	ELC 8439	0.65%	ELC1139	ELC3239	ELC5239	ELC1039	ELC1439
		Availa	ble for new	sales		Availa	ble for new	/ sales	Not available	for new sales

As of October 31, 2025

As of October 31, 2025

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

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.

^{*} 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; 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.