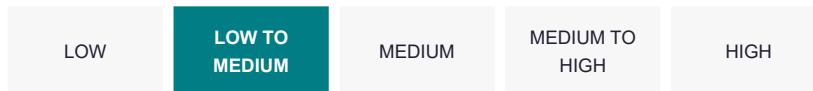




## Fund Overview

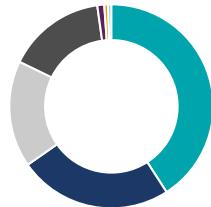
The objective of the segregated fund is to manage allocations between multiple asset classes based on the relative appeal of each based on economic and market conditions and the portfolio manager's outlook for each asset class.

## Risk Rating



As of January 31, 2026

### Asset Allocation (%)



Asset	%
US Equity	40.9
Canadian Bonds - Funds	24.4
Canadian Equity	16.9
International Equity	15.6
Commodities	1.1
Cash and Equivalents	0.6
Income Trust Units	0.5

### Sector Allocation (%)



Sector	%
Fixed Income	36.4
Technology	22.8
Financial Services	16.1
Consumer Services	6.1
Basic Materials	5.1
Consumer Goods	4.9
Healthcare	4.8
Industrial Goods	3.8

### Product Availability

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:

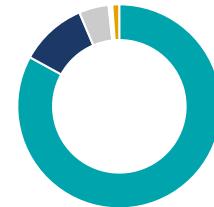
**\$20.45** (02/13/2026)

Change: \$0.08 (0.40%) ▲

### Estimated Management Expense Ratio (MER)<sup>†</sup>:

2.54%

### Geographic Allocation (%)



Region	%
North America	83.0
Europe	10.6
Asia	4.7
Latin America	0.3
Africa and Middle East	0.3
Other	1.1

## Growth of \$10,000



As of January 31, 2026

**\$20,345**



## Top 10 Holdings (%)

Name	As of January 31, 2026	%
BMO S&P 500 Index ETF (ZSP)	27.08	
ACTIVE CANADIAN BOND INT SEG	24.36	
Invesco QQQ ETF (QQQ)	15.00	
BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)	14.03	
BMO S&P/TSX Capped Composite Index ETF (ZCN)	6.44	
Global X Equal Weight Canadian Bks Ind ETF (HBNK)	5.56	
TD Q Canadian Dividend ETF (TQCD)	4.15	
iShares S&P/TSX Global Gold Index ETF (XGD)	1.69	
CI Gold Bullion Fund ETF C\$ Hedged Series (VALT)	1.12	
Cash and Cash Equivalents	0.58	

## Calendar Return (%)

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	12.44	13.51	10.58	-11.45	13.27	3.19	15.11	-6.33	7.93	4.59
Quartile	2	3	2	2	1	4	2	3	2	3

## Compound Return (%)

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	1.12	0.94	8.41	10.56	10.86	7.59	6.36
Quartile	3	3	2	2	2	2	3

## Fund Information

Description	Equitable GIF				Pivotal Select					
	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
	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.

\* 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.

<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.

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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