Equitable

Equitable Growth

Fund Overview

The Equitable Growth fund will actively 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. The portfolio manager may use a variety of analytical methods, including fundamental and technical analysis, to establish the positioning of the fund. The portfolio may assume limited exposures to commodity related investments or other alternative asset classes. Exposures to fixed income will generally be via holding units in the Equitable Bond fund. Investments in equities and other asset classes will be achieved primarily through the use of exchange traded funds.

The objective of the fund is principally to provide capital appreciation by investing in a diversified portfolio of fixed income and equity investments.

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:

$21.75 (11/13/2026)
Change: -$0.03 (-0.15%)

Estimated Management Expense Ratio (MER)†:

2.54%

Risk Rating

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

As of October 31, 2026

Asset Allocation (%)



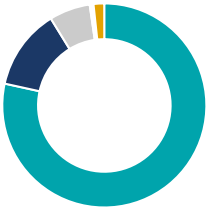
Asset	%
US Equity	31.4
Canadian Bonds - Funds	25.0
Canadian Equity	20.5
International Equity	19.5
Commodities	1.7
Cash and Equivalents	1.4
Income Trust Units	0.5
Other	0.1

Sector Allocation (%)



Sector	%
Fixed Income	25.0
Technology	16.9
Financial Services	15.2
Basic Materials	6.9
Energy	5.7
Healthcare	5.4
Consumer Services	4.7
Other	20.2

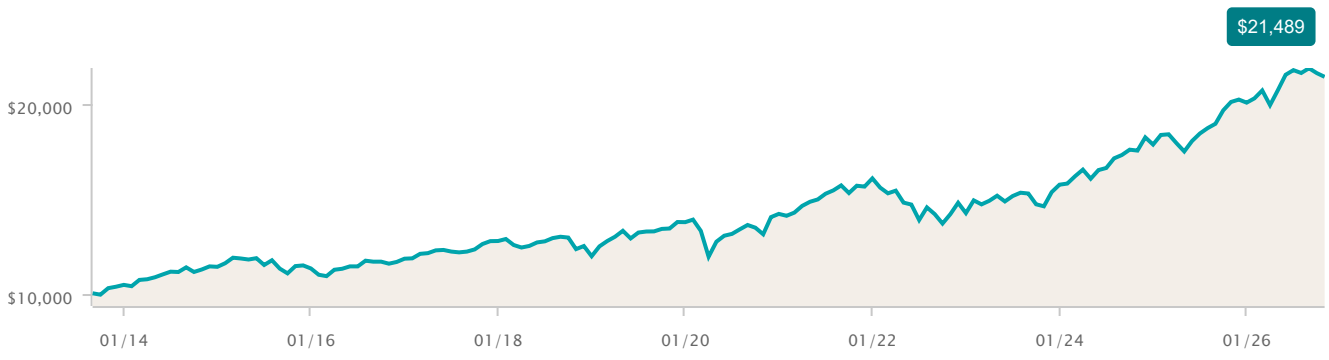
Geographic Allocation (%)



Region	%
North America	78.6
Europe	12.8
Asia	6.5
Africa and Middle East	0.3
Latin America	0.3
Other	1.7

Growth of $10,000

As of October 31, 2026



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Top 10 Holdings (%)

As of October 31, 2026

Name	%
ACTIVE CANADIAN BOND INT SEG	24.96
BMO S&P 500 Index ETF (ZSP)	22.98
BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)	18.70
BMO S&P/TSX Capped Composite Index ETF (ZCN)	15.83
Invesco QQQ ETF (QQQ)	3.35
TD Q Canadian Dividend ETF (TQCD)	2.48
iShares Russell 1000 Value ETF (IWD)	1.92
iShares Core MSCI US Quality Div Idx ETF (XDU)	1.79
BMO MSCI USA High Quality Index ETF (ZUQ)	1.76
CI Gold Bullion ETF C$ Hedged Series (VALT)	1.31

Fund Category

Global Equity Balanced

Portfolio Manager

The Equitable Insurance Company of Canada

Calendar Return (%)

As of October 31, 2026

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 (%)

As of October 31, 2026

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	-0.91	-0.95	3.42	6.61	13.70	6.47	6.39
Quartile	2	3	3	3	3	2	2

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
		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.

* Simulated returns estimate how the segregated fund would have performed if the fund had been active during the periods shown. They are based on the underlying fund's historical returns and adjusted for the segregated fund's applicable fees.

† Management Expense Ratios (MERs) are estimated for the current year and are unaudited. MERs may vary at any time.

Equity and fixed income breakdowns are based on the most recent data available.

All returns are calculated after taking MERs into account, but do not include the effect of guarantee fees.

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 or simulated performance does not guarantee future results.

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