



# Equitable Life Quotential Diversified Income Portfolio

## Fund Overview

The objective of the segregated fund is to invest in units of the Franklin Quotential Diversified Income Portfolio or a substantially similar fund. The underlying fund objective is high current income and some long-term capital appreciation by investing primarily in a diversified mix of income and bond mutual funds.

## Risk Rating



### Product Availability

Pivotal Solutions and Personal Investment Portfolio

### Date of Inception:

January 2005

### Net Asset Value per Unit:

**\$16.53** (08/12/2025)

Change: \$0.02 (0.11%) ▲

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

2.91%

As of May 31, 2025

## Asset Allocation (%)



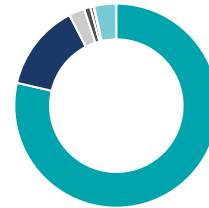
| Asset                     | %    |
|---------------------------|------|
| Canadian Government Bonds | 34.4 |
| Canadian Corporate Bonds  | 15.3 |
| US Equity                 | 12.2 |
| Foreign Bonds - Other     | 11.1 |
| Canadian Equity           | 7.7  |
| Canadian Bonds - Funds    | 6.7  |
| International Equity      | 6.4  |
| Cash and Equivalents      | 6.2  |

## Sector Allocation (%)



| Sector                   | %    |
|--------------------------|------|
| Fixed Income             | 71.8 |
| Cash and Cash Equivalent | 6.2  |
| Mutual Fund              | 6.1  |
| Technology               | 5.4  |
| Financial Services       | 3.9  |
| Consumer Services        | 1.9  |
| Healthcare               | 1.7  |
| Other                    | 3.0  |

## Geographic Allocation (%)



| Region                 | %    |
|------------------------|------|
| North America          | 78.6 |
| Multi-National         | 13.8 |
| Europe                 | 2.5  |
| Asia                   | 1.0  |
| Latin America          | 0.5  |
| Africa and Middle East | 0.1  |
| Other                  | 3.5  |

## Growth of \$10,000

As of July 31, 2025





# Equitable Life Quotential Diversified Income Portfolio

## Top 10 Holdings (%)

As of May 31, 2025

| Name   | %     |
|--|-------|
| Franklin Canadian Core Plus Bd Fd O  | 31.31 |
| Franklin Canadian Government Bond Fund O   | 15.94 |
| Franklin Global Core Bond Fund ETF Series (FLGA)                                 | 10.91 |
| FRANKLIN CANADIAN SHORT TERM BOND FUND OEMF CAD CLASS O - TIS A/C #4875          | 6.73  |
| Franklin Brandywine Global Inc Opt Fd O  | 4.63  |
| Franklin U.S. Core Equity Fund Series O  | 4.39  |
| FRANKLIN BRANDYWINE U.S. HIGH YIELD FUND SERIES O OEMF CAD NPV SERIES O - TIS A/ | 2.88  |
| Franklin ClearBridge Canadian Equity Fund O                                      | 2.75  |
| Franklin FTSE U.S. Index ETF (FLAM)  | 2.48  |
| Franklin Canadian Core Equity Fund Series O                                      | 2.39  |

## Calendar Return (%)

As of July 31, 2025

| Period   | 2024 | 2023 | 2022   | 2021 | 2020 | 2019 | 2018  | 2017 | 2016 | 2015 |
|----------|------|------|--------|------|------|------|-------|------|------|------|
| Fund     | 6.31 | 6.27 | -13.07 | 0.82 | 6.23 | 6.33 | -3.66 | 2.51 | 1.02 | 1.98 |
| Quartile | 4    | 3    | 4      | 4    | 2    | 4    | 4     | 3    | 4    | 3    |

## Compound Return (%)

As of July 31, 2025

| Period   | 1 mth | 3 mths | 6 mths | 1 yr | 3 yr | 5 yr | 10 yr |
|----------|-------|--------|--------|------|------|------|-------|
| Fund     | 0.05  | 2.29   | -0.28  | 3.42 | 3.45 | 0.42 | 1.01  |
| Quartile | 3     | 3      | 4      | 4    | 4    | 4    | 4     |

## Fund Information

| Description                   | DSC    | Heaped NL | Level NL |
|-------------------------------|--------|-----------|----------|
| Pivotal Solutions             | EQU523 | EQU223    | EQU323   |
| Personal Investment Portfolio | EQU123 | -         | -        |

### Fund Category

Global Fixed Income Balanced

### Portfolio Manager

Franklin Templeton Investments Corp.

### Investment Style

#### Equity



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.

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