



Fund Overview

The objective of the segregated fund is to invest in units of the MFS Balanced Fund or a substantially similar fund. The underlying fund objective is to achieve long-term growth of principal and income through exposure to a balanced combination of stocks, bonds, mortgages and money market instruments.

Risk Rating



Product Availability

Pivotal Solutions and Personal Investment Portfolio

Date of Inception:

September 1994

Net Asset Value per Unit:

\$44.22 (02/13/2026)

Change: \$0.26 (0.59%) ▲

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

2.89%

As of December 31, 2025

Asset Allocation (%)



Asset	%
Canadian Equity	33.1
Canadian Government Bonds	20.2
US Equity	16.9
International Equity	13.8
Canadian Corporate Bonds	12.4
Cash and Equivalents	3.1
Income Trust Units	0.3
Foreign Government Bonds	0.2

Sector Allocation (%)



Sector	%
Fixed Income	44.8
Financial Services	16.4
Technology	14.6
Energy	5.8
Basic Materials	5.7
Consumer Services	4.6
Industrial Goods	4.3
Industrial Services	3.8

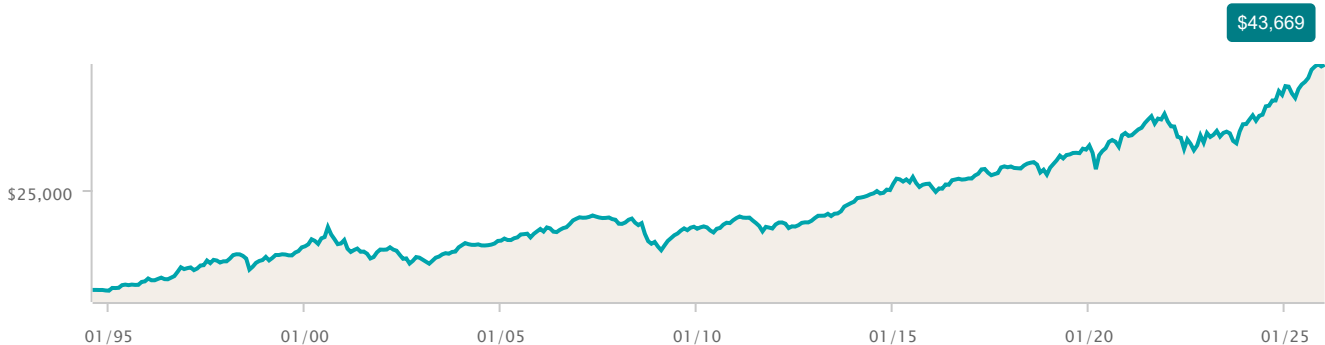
Geographic Allocation (%)



Region	%
North America	85.0
Europe	9.1
Asia	4.4
Latin America	0.7
Other	0.8

Growth of \$10,000

As of January 31, 2026



## Top 10 Holdings (%)

As of December 31, 2025

Name	%
MFS Canadian Fixed Income Fund	34.88
MFS Canadian Research Equity Fund	32.48
MFS Global Research Fund	31.67
MFS Canadian Money Market Fund	0.96

## Calendar Return (%)

As of January 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	10.88	12.64	8.56	-11.82	8.55	8.01	13.73	-3.88	6.27	3.03
Quartile	1	2	3	3	2	2	2	3	2	4

## Compound Return (%)

As of January 31, 2026

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	0.57	0.63	6.24	7.90	9.27	5.75	5.63
Quartile	3	3	2	2	2	2	2

## Fund Category

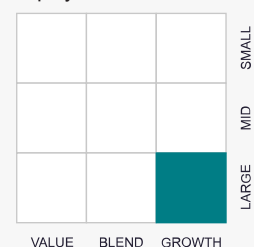
Global Neutral Balanced

## Portfolio Manager

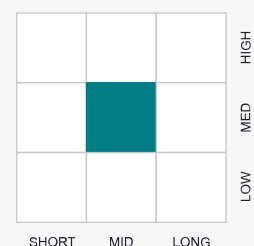
MFS Investment Management Canada Limited

## Investment Style

## Equity



## Fixed Income



## Fund Information

Description	Guarantee Fee	DSC	Level NL
Pivotal Solutions	-	EQU501	EQU301
Personal Investment Portfolio	-	EQU101	-

 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; 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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