



Equitable Franklin Canadian Core Plus Bond

Fund Overview

The objective of the segregated fund is to invest in units of the Franklin Canadian Core Plus Bond Fund or a substantially similar fund. The underlying fund objective is to achieve high current income and some long-term capital appreciation by investing primarily in Canadian federal and provincial government, and corporate bonds, debentures and short-term notes.

Risk Rating



Product Availability

Equitable GIF (75/75, 75/100, 100/100) and Pivotal Select (75/75)

Date of Inception:

August 2022

Net Asset Value per Unit:

\$11.17 (02/13/2026)

Change: \$0.02 (0.21%) ▲

Estimated Management Expense Ratio (MER)[†]:

1.95%

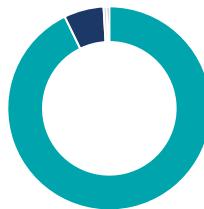
As of December 31, 2025

Asset Allocation (%)



Asset	%
Canadian Corporate Bonds	42.5
Canadian Government Bonds	32.2
Foreign Corporate Bonds	11.7
Cash and Equivalents	6.3
Foreign Government Bonds	5.6
Canadian Equity	1.0
Mortgages	0.4
Canadian Bonds - Other	0.3

Sector Allocation (%)



Sector	%
Fixed Income	92.9
Cash and Cash Equivalent	6.3
Energy	0.5
Financial Services	0.4
Other	-0.1

Geographic Allocation (%)

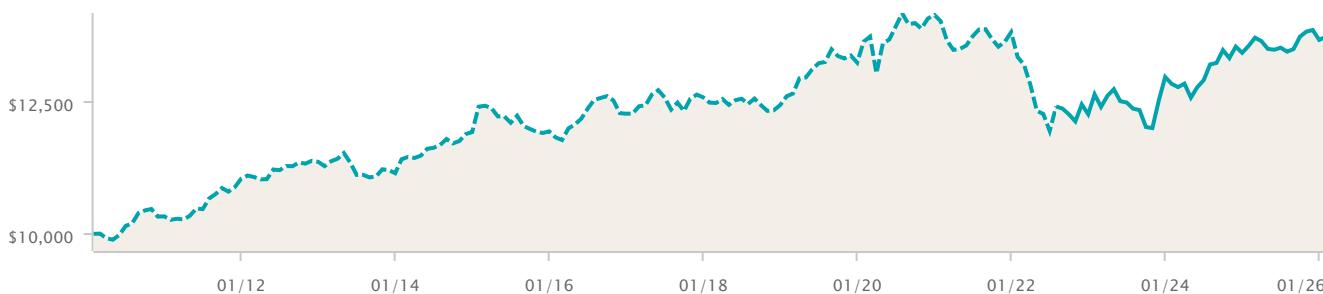


Region	%
North America	96.7
Europe	0.4
Asia	0.1
Other	2.8

Growth of \$10,000

As of January 31, 2026

\$13,690*





Equitable Franklin Canadian Core Plus Bond

Top 10 Holdings (%)

As of December 31, 2025

Name	%
UNITED STATES TREASURY NOTE/BOND 4.00% 15-Nov-2035	2.48
Ontario Province 2.90% 02-Dec-2046	1.78
Ontario Province 2.65% 02-Dec-2050	1.61
Canada Housing Trust No 1 3.10% 15-Jun-2028	1.42
PSP CAPITAL INC 4.25% 01-Dec-2055	1.40
United States Treasury 4.75% 15-Aug-2055	1.22
Canada Housing Trust No 1 1.75% 15-Jun-2030	1.20
Canada Government 2.75% 01-Dec-2055	1.15
Alberta Province 3.10% 01-Jun-2050	1.12
CANADA HOUSING TRUST NO 1 2.85% 15-Dec-2030	1.08

Fund Category

Canadian Core Plus Fixed Income

Portfolio Manager

Franklin Templeton Investments Corp.

Investment Style

Calendar Return (%)

As of January 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	1.81	3.51	5.70	-11.16*	-2.33*	6.80*	6.42*	-1.15*	2.50*	2.78*
Quartile	2	4	2	-	-	-	-	-	-	-

Compound Return (%)

As of January 31, 2026

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	0.40	-0.73	2.05	1.24	2.76	-0.43*	1.49*
Quartile	4	4	3	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 6060	ELC 6260	ELC 6460	-	ELC760	ELC3060	ELC5060	-	-
Estate Class (75/100)	0.25%	ELC 7060	ELC 7260	ELC 7460						
Protection Class (100/100)	0.50%	ELC 8060	ELC 8260	ELC 8460						
	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.

† 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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