



Fund Overview

The objective of the segregated fund is to invest in units of the PH&N Balanced Fund or a substantially similar fund. The underlying fund objective is to provide long-term capital growth and income by investing primarily in a well-diversified, balanced portfolio of Canadian common stocks, bonds and money market securities. This fund also holds a portion of its assets in foreign common stock

Risk Rating



Product Availability

Equitable GIF (75/75, 75/100, 100/100)

Date of Inception:

November 2025

Net Asset Value per Unit:

\$10.24 (02/13/2026)

Change: \$0.05 (0.48%) ▲

Estimated Management Expense Ratio (MER)[†]:

2.78%

As of December 31, 2025

Asset Allocation (%)



Asset	%
Foreign Bonds - Funds	28.2
US Equity	24.9
Canadian Equity	19.3
International Equity	14.8
Cash and Equivalents	3.7
Foreign Government Bonds	2.4
Foreign Corporate Bonds	2.3
Other	4.4

Sector Allocation (%)



Sector	%
Fixed Income	48.5
Technology	15.8
Financial Services	13.4
Mutual Fund	6.5
Basic Materials	4.1
Consumer Goods	4.1
Healthcare	3.8
Consumer Services	3.8

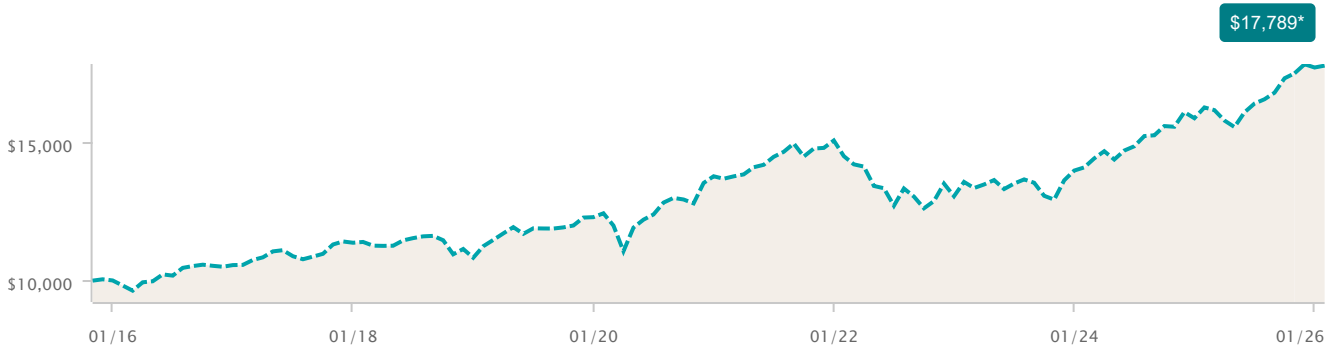
Geographic Allocation (%)



Region	%
North America	52.0
Multi-National	30.9
Europe	9.9
Asia	6.0
Latin America	0.9
Africa and Middle East	0.2
Other	0.1

Growth of \$10,000

As of January 31, 2026





Top 10 Holdings (%)

As of December 31, 2025

Name	%
PH&N High Yield Bond Fund Series O	24.90
PH&N Canadian Equity Underlying Fund Series O	12.81
RBC QUBE Global Equity Fund Series O	11.06
RBC Global Equity Focus Fund Series O	9.59
RBC Global Equity Leaders Fund Series O	7.43
PH&N U.S. Equity Fund Series O	5.64
PH&N Canadian Equity Value Fund Series O	5.04
BlueBay Global Invmnt Grade Corp Bond Fd (Cda) O	4.22
RBC Emerging Markets Equity Fund Series O	4.15
RBC Canadian Core Real Estate Fund Series N	2.93

Calendar Return (%)

As of January 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	11.57*	13.56*	7.12*	-13.40*	9.41*	12.04*	13.58*	-4.78*	7.66*	5.56*
Quartile	-	-	-	-	-	-	-	-	-	-

Compound Return (%)

As of January 31, 2026

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	0.39	1.60	7.36*	9.32*	9.43*	5.38*	6.12*
Quartile	4	-	-	-	-	-	-

Fund Information

Description	Guarantee Fee	FEL	CB3	CB5
Investment Class (75/75)	-	ELC 6044	ELC 6244	ELC 6444
Estate Class (75/100)	0.45%	ELC 7044	ELC 7244	ELC 7444
Protection Class (100/100)	0.70%	ELC 8044	ELC 8244	ELC 8444
Available for new sales				

Fund Category

Global Equity Balanced

Portfolio Manager

RBC Global Asset Management Inc.

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; 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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