Equitable

Equitable PH&N Balanced

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

Product Availabilty

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

Date of Inception:

November 2025

Net Asset Value per Unit:

$10.59 (11/13/2026)
Change: -$0.02 (-0.15%)

Estimated Management Expense Ratio (MER)†:

2.82%

Risk Rating

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

As of September 30, 2026

Asset Allocation (%)



Asset	%
US Equity	26.9
Canadian Equity	23.2
International Equity	12.9
Canadian Government Bonds	12.1
Canadian Corporate Bonds	11.6
Cash and Equivalents	7.9
Foreign Government Bonds	2.3
Other	3.1

Sector Allocation (%)



Sector	%
Fixed Income	28.6
Technology	17.8
Financial Services	12.2
Cash and Cash Equivalent	7.9
Energy	4.4
Consumer Services	4.2
Basic Materials	3.8
Other	21.3

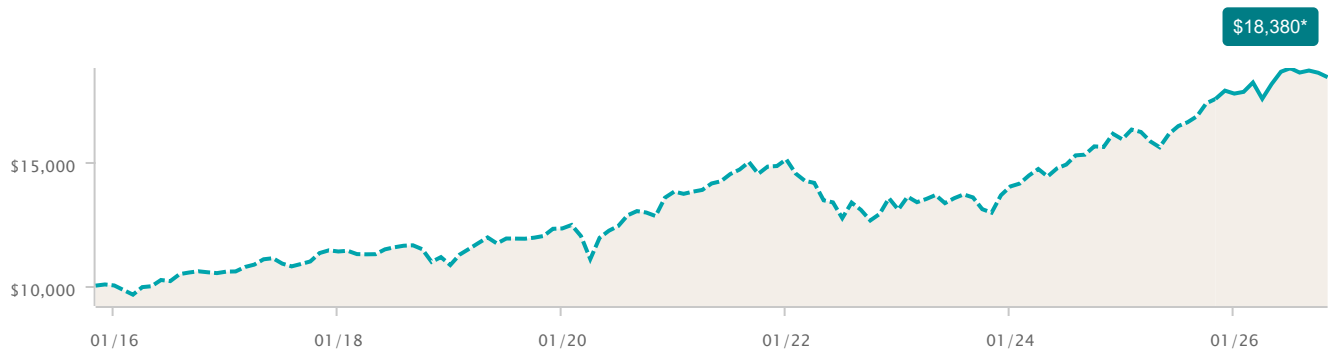
Geographic Allocation (%)



Region	%
North America	83.3
Europe	7.9
Asia	6.0
Multi-National	1.6
Latin America	0.9
Africa and Middle East	0.1
Other	0.2

Growth of $10,000

As of October 31, 2026



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Top 10 Holdings (%)

As of September 30, 2026

Name	%
PH&N Bond Fund Series O	25.76
PH&N U.S. Equity Fund Series O	13.76
PH&N Canadian Equity Underlying Fund Series O	12.43
RBC Global Equity Leaders Fund Series O	8.00
RBC QUBE Global Equity Fund Series O	5.52
PH&N Canadian Equity Value Fund Series O	4.94
BlueBay Global Invmnt Grade Corp Bond Fd (Cda) O	4.29
RBC Emerging Markets Equity Fund Series O	4.15
RBC QUBE U.S. Equity Fund Series O	3.73
RBC European Equity Fund Series O	3.45

Fund Category

Global Equity Balanced

Portfolio Manager

RBC Global Asset Management Inc.

Calendar Return (%)

As of October 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 October 31, 2026

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	-0.95	-1.00	1.53	4.98	12.43*	4.45*	5.72*
Quartile	3	3	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		

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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