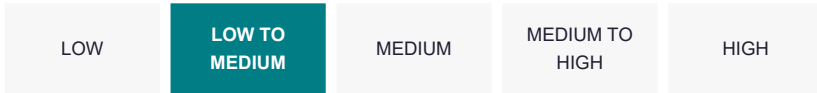


Fund Overview

The objective of the segregated fund is to invest in units of the Franklin Core ETF Portfolio or a substantially similar fund.

Risk Rating



Product Availability

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

Date of Inception:

November 2025

Net Asset Value per Unit:

Estimated Management Expense Ratio (MER)[†]:

2.40%

As of June 30, 2025

Asset Allocation (%)



| Asset | % |
|---------------------------|------|
| US Equity | 30.0 |
| Canadian Equity | 15.5 |
| International Equity | 14.4 |
| Canadian Government Bonds | 11.8 |
| Foreign Bonds - Other | 10.0 |
| Canadian Corporate Bonds | 9.8 |
| Cash and Equivalents | 4.3 |
| Foreign Corporate Bonds | 4.2 |

Sector Allocation (%)



| Sector | % |
|--------------------------|------|
| Fixed Income | 53.5 |
| Technology | 14.6 |
| Financial Services | 12.2 |
| Consumer Services | 4.5 |
| Cash and Cash Equivalent | 4.3 |
| Energy | 3.7 |
| Consumer Goods | 3.7 |
| Healthcare | 3.5 |

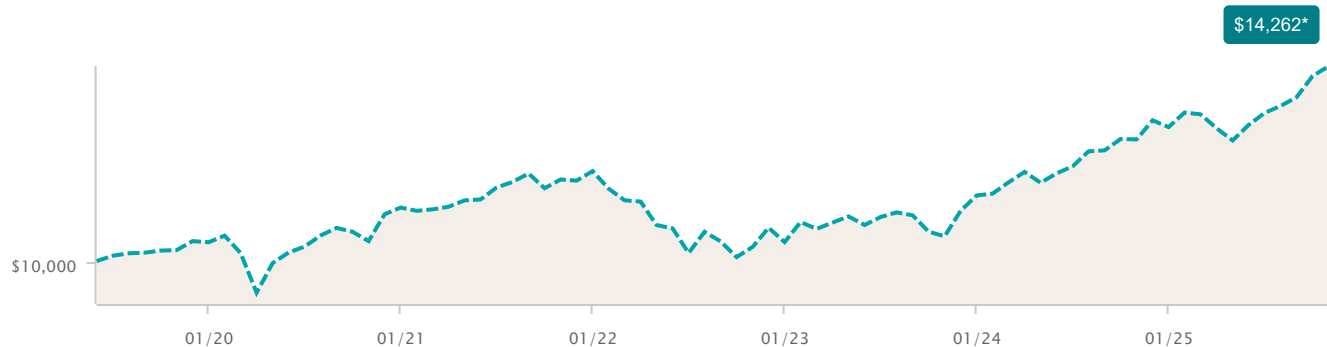
Geographic Allocation (%)



| Region | % |
|------------------------|------|
| North America | 70.7 |
| Multi-National | 11.8 |
| Europe | 6.9 |
| Asia | 6.8 |
| Africa and Middle East | 0.6 |
| Latin America | 0.6 |
| Other | 2.6 |

Growth of \$10,000

As of October 31, 2025





Equitable Franklin Core ETF Portfolio

Top 10 Holdings (%)

As of June 30, 2025

| Name | % |
|---------------------------------------------------|-------|
| Franklin FTSE U.S. Index ETF (FLAM) | 26.65 |
| Franklin Canadian Core Plus Bd Fd ETF (FLCP) | 17.40 |
| Franklin FTSE Canada All Cap Index ETF (FLCD) | 15.53 |
| Franklin Global Core Bond Fund ETF Series (FLGA) | 9.89 |
| Franklin International Equity Index ETF (FLUR) | 9.31 |
| Franklin Canadian Government Bond Fund O | 7.21 |
| Franklin Emerging Markets Equity Index ETF (FLEM) | 4.21 |
| Franklin Canadian Short Term Bd Fd ETF (FLSD) | 3.51 |
| Franklin Brandywine GloIncOptFd ETF Ser (FBGO) | 3.31 |
| FRANKLIN SYSTEMATIC STYLE PREMIA ETF ETF USD 1 | 1.87 |

Fund Category

Global Neutral Balanced

Portfolio Manager

Franklin Templeton Investments Corp.

Investment Style

Calendar Return (%)

As of October 31, 2025

| Period | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 |
|----------|--------|-------|---------|-------|-------|------|------|------|------|------|
| Fund | 13.09* | 9.78* | -12.97* | 7.14* | 7.29* | - | - | - | - | - |
| Quartile | - | - | - | - | - | - | - | - | - | - |

Compound Return (%)

As of October 31, 2025

| Period | 1 mth | 3 mths | 6 mths | 1 yr | 3 yr | 5 yr | 10 yr |
|----------|-------|--------|--------|--------|--------|-------|-------|
| Fund | 1.52* | 6.49* | 12.84* | 12.64* | 11.42* | 6.44* | - |
| Quartile | - | - | - | - | - | - | - |

Fund Information

| Description | Guarantee Fee | FEL | CB3 | CB5 |
|----------------------------|---------------|----------|----------|----------|
| Investment Class (75/75) | - | ELC 6026 | ELC 6226 | ELC 6426 |
| Estate Class (75/100) | 0.45% | ELC 7026 | ELC 7226 | ELC 7426 |
| Protection Class (100/100) | 0.65% | ELC 8026 | ELC 8226 | ELC 8426 |
| 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.

Pivotal Select, Together Protecting Today – Preparing Tomorrow, Equitable Life, and Equitable Life of Canada are trademarks of The Equitable Life Insurance Company of Canada.

This information is being provided to you for general information purposes only. Equitable Life of Canada and its representatives have no control over the function or design of the software which has assembled these reports and they may not contain accurate or current unit values.