

Equitable Vanguard Canadian Aggregate Bond Index ETF

Fund Overview

The objective of the segregated fund is to invest in units of the Vanguard Canadian Aggregate Bond Index ETF or a substantially similar fund. The underlying ETF objective is to track, to the extent reasonably possible and before fees and expenses, the performance of a broad Canadian bond index. It invests primarily in public, investment-grade fixed income securities issued in Canada.

Risk Rating

LOW

LOW TO MEDIUM

MEDIUM

MEDIUM TO HIGH

HIGH

Product Availabilty

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

Date of Inception:

November 2025

Net Asset Value per Unit:

\$9.95 (12/30/2025)

Change: -\$0.02 (-0.17%) -

Estimated Management Expense Ratio (MER)†:

2.00%

As ofNovember 30, 2025

Asset Allocation (%)



| Asset | % |
|---|------|
| Canadian Government Bonds | 69.2 |
| Canadian Corporate Bonds | 26.0 |
| Cash and Equivalents | 3.6 |
| Foreign Corporate Bonds | 0.7 |
| Foreign Government Bonds | 0.5 |

Sector Allocation (%)



| Sector | % |
|--------------------------|------|
| Fixed Income | 96.4 |
| Cash and Cash Equivalent | 3.6 |

Geographic Allocation (%)



| Region | % |
|---------------|------|
| North America | 99.6 |
| Europe | 0.3 |
| Asia | 0.1 |

Growth of \$10,000

As of November 30, 2025





Equitable Vanguard Canadian Aggregate Bond Index ETF

| Name | | | | | | | | | | |
|-----------------------|---------|----------------|-----------|-----------|-------|------|------|----------|------------------|-----------------|
| Name | | | | | | | | | | % |
| Vanguard | Canadia | an Aggre | gate Bond | Index ETF | (VAB) | | | | | 96.57 |
| Cash and | Cash E | quivalent | ts | | | | | | | 3.43 |
| alenda | r Retu | rn (%) | | | | | | As of No | vember 3 | 0, 2025 |
| Calenda Period | 2024 | rn (%) 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | As of No | vember 3 2016 | 0, 2025 2015 |
| | | , , | 2022 | 2021 | 2020 | 2019 | | | | , |

| Fund C | ategor | у | | | | |
|----------------------------------|---------|------|-----|--|--|--|
| Canadian Fixed Income | | | | | | |
| Portfolio Manager | | | | | | |
| Vanguard Investments Canada Inc. | | | | | | |
| Investr | nent St | yle | | | | |
| Fixed Ir | ncome | | | | | |
| | | | HGH | | | |
| | | | MED | | | |
| | | | ГОМ | | | |
| SHORT | MID | LONG | | | | |
| | | | | | | |

Fund Information

1 mth

-0.20*

3 mths

2.09*

Period

Fund

Quartile

| Description | Guarantee Fee | FEL | CB3 | CB5 | |
|----------------------------|---------------|-------------------------|----------|----------|--|
| Investment Class (75/75) | - | ELC 6027 | ELC 6227 | ELC 6427 | |
| Estate Class (75/100) | 0.25% | ELC 7027 | ELC 7227 | ELC 7427 | |
| Protection Class (100/100) | 0.50% | ELC 8027 | ELC 8227 | ELC 8427 | |
| | | Available for new sales | | | |

6 mths

1.22*

🏐 Sustainable Investments include investments that intend to apply one or more ESG (Environmental, Social and Governance) principles in their investment strategy.

3 yr

2.15*

1 yr

0.82*

5 yr

-2.12*

10 yr

0.01*

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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^{*} 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.