

Equitable Franklin Conservative Income ETF Portfolio

Fund Overview

The objective of the segregated fund is to invest in units of the Franklin Conservative Income 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:

\$10.16 (02/13/2026)

Change: \$0.03 (0.29%) ▲

Estimated Management Expense Ratio (MER)[†]:

2.40%

As of December 31, 2025

Asset Allocation (%)



Asset	%
Canadian Government Bonds	25.9
Canadian Corporate Bonds	18.6
Foreign Bonds - Other	16.5
US Equity	13.6
Canadian Equity	8.1
Foreign Corporate Bonds	6.5
International Equity	6.3
Cash and Equivalents	4.5

Sector Allocation (%)



Sector	%
Fixed Income	65.1
Exchange Traded Fund	30.0
Cash and Cash Equivalent	4.5
Financial Services	0.2
Energy	0.2

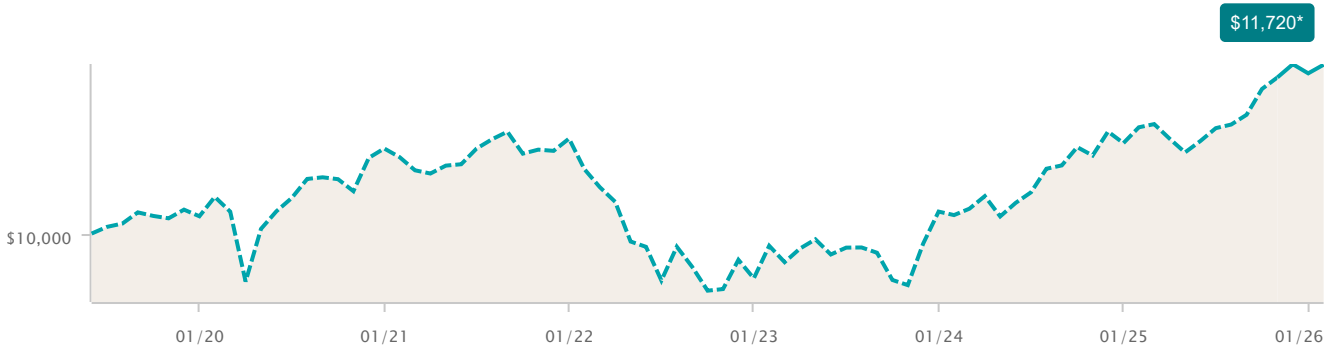
Geographic Allocation (%)



Region	%
North America	74.4
Multi-National	18.6
Europe	3.9
Latin America	0.3
Asia	0.1
Other	2.7

Growth of \$10,000

As of January 31, 2026





Equitable Franklin Conservative Income ETF Portfolio

Top 10 Holdings (%)

As of December 31, 2025

Name	%
Franklin Canadian Core Plus Bd Fd ETF (FLCP)	29.04
Franklin Global Core Bond Fund ETF Series (FLGA)	16.04
Franklin FTSE U.S. Index ETF (FLAM)	13.56
Franklin Canadian Government Bond Fund O	11.82
Franklin FTSE Canada All Cap Index ETF (FLCD)	7.74
Franklin Canadian Short Term Bd Fd ETF (FLSD)	6.43
Franklin Brandywine GloIncOptFd ETF Ser (FBGO)	6.13
Franklin International Equity Index ETF (FLUR)	3.79
Franklin Emerging Markets Equity Index ETF (FLEM)	2.52
FRANKLIN SYSTEMATIC STYLE PREMIA ETF ETF USD 1	2.38

Calendar Return (%)

As of January 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	6.51*	6.82*	7.13*	-12.98*	0.92*	6.79*	-	-	-	-
Quartile	-	-	-	-	-	-	-	-	-	-

Compound Return (%)

As of January 31, 2026

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	0.75	1.11	5.48*	5.75*	5.87*	1.69*	-
Quartile	3	-	-	-	-	-	-

Fund Information

Description	Guarantee Fee	FEL	CB3	CB5
Investment Class (75/75)	-	ELC 6028	ELC 6228	ELC 6428
Estate Class (75/100)	0.25%	ELC 7028	ELC 7228	ELC 7428
Protection Class (100/100)	0.45%	ELC 8028	ELC 8228	ELC 8428
Available for new sales				

Fund Category

Global Fixed Income Balanced

Portfolio Manager

Franklin Templeton Investments Corp.

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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