Equitable

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.

The underlying fund objective is to provide investors with a diversified portfolio designed to provide a balance between long-term capital appreciation and income with an emphasis on longterm capital appreciation by investing primarily in ETFs that invest in Canadian, U.S. and international debt instruments and equity securities.

Product Availabilty

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

Date of Inception:

November 2025

Net Asset Value per Unit:

$10.27 (10/09/2026)
Change: $0.06 (0.57%) ▲

Estimated Management Expense Ratio (MER)†:

2.47%

Risk Rating

LOW	LOW TO MEDIUM	MEDIUM	MEDIUM TO HIGH	HIGH

As of June 30, 2026

Asset Allocation (%)

Asset	%
Canadian Corporate Bonds	21.6
Canadian Government Bonds	20.8
Foreign Bonds - Other	14.9
US Equity	13.5
Canadian Equity	7.8
International Equity	6.8
Foreign Corporate Bonds	6.4
Other	8.3

Sector Allocation (%)

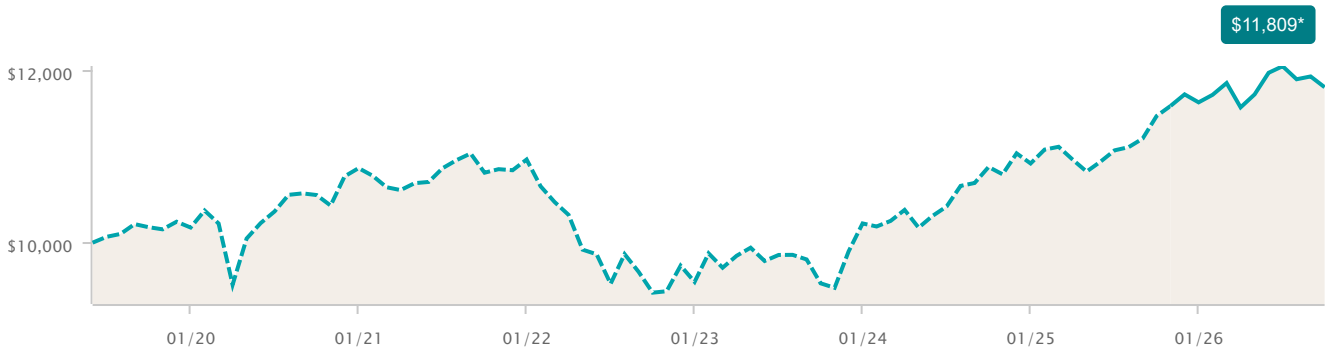
Sector	%
Fixed Income	68.1
Exchange Traded Fund	25.6
Cash and Cash Equivalent	1.9
Technology	1.0
Mutual Fund	1.0
Financial Services	0.7
Energy	0.3
Other	1.5

Geographic Allocation (%)

Region	%
North America	75.4
Multi-National	17.5
Europe	3.5
Latin America	1.1
Asia	0.4
Other	2.1

Growth of $10,000

As of September 30, 2026



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Top 10 Holdings (%)

As of June 30, 2026

Name	%
Franklin Canadian Core Plus Bd Fd ETF (FLCP)	29.98
Franklin Global Core Bond Fund ETF Series (FLGA)	14.57
Franklin Canadian Government Bond Fund O	12.24
Franklin FTSE U.S. Index ETF (FLAM)	11.41
Franklin Canadian Short Term Bd Fd ETF (FLSD)	6.58
Franklin FTSE Canada All Cap Index ETF (FLCD)	6.45
Franklin Brandywine GloIncOptFd ETF Ser (FBGO)	6.26
Franklin International Equity Index ETF (FLUR)	2.87
Franklin Emerging Markets Equity Index ETF (FLEM)	2.32
Franklin U.S. Core Equity Fund Series O	2.03

Fund Category

Global Fixed Income Balanced

Portfolio Manager

Franklin Templeton Investments Corp.

Calendar Return (%)

As of September 30, 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 September 30, 2026

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	-1.05	-2.02	2.03	2.92*	7.42*	1.78*	-
Quartile	2	4	4	-	-	-	-

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		

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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