



Equitable Life Active Balanced Income Portfolio Select

Fund Overview

The Equitable Life Active Balanced Income Portfolio Select will actively manage allocations between multiple asset classes based on the relative appeal of each category based on market conditions and the portfolio manager's outlook for that asset class. The portfolio manager may use fundamental and technical analysis in addition to quantitative measures to establish the positioning bias of the fund. Exposures to particular asset classes will be achieved primarily through the use of exchange traded funds where a suitable vehicle is available. The objective of the fund seeks income with capital appreciation and preservation by investing in a diversified portfolio of fixed income, equity and real estate related investments. The portfolio may assume limited exposures to commodity related investments or other alternative asset classes.

Risk Rating



As of September 30, 2024

Product Availability

Pivotal Select (75/75,75/100,100/100)

Date of Inception:

September 2013

Net Asset Value per Unit:

\$14.53 (12/23/2024)
Change: \$0.04 (0.28%) ▲

Estimated Management Expense Ratio (MER)¹:

2.43%

Asset Allocation (%)



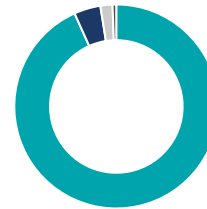
| Asset | % |
|---------------------------|------|
| Canadian Government Bonds | 29.0 |
| Canadian Equity | 27.7 |
| US Equity | 18.2 |
| Canadian Corporate Bonds | 14.9 |
| International Equity | 6.2 |
| Cash and Equivalents | 2.5 |
| Income Trust Units | 1.5 |

Sector Allocation (%)



| Sector | % |
|---------------------|------|
| Fixed Income | 58.3 |
| Financial Services | 13.9 |
| Technology | 6.5 |
| Energy | 5.5 |
| Basic Materials | 4.8 |
| Consumer Services | 4.2 |
| Industrial Services | 3.4 |
| Healthcare | 3.4 |

Geographic Allocation (%)



| Region | % |
|---------------|------|
| North America | 93.3 |
| Europe | 4.2 |
| Asia | 1.9 |
| Latin America | 0.6 |

Growth of \$10,000

As of November 30, 2024

\$14,764





Equitable Life Active Balanced Income Portfolio Select

Top 10 Holdings (%)

As of September 30, 2024

| Name | % |
|---|-------|
| Equitable Life Active Canadian Bond Fund | 45.18 |
| BMO S&P/TSX Capped Composite Index ETF (ZCN) | 17.23 |
| TD Q Canadian Dividend ETF (TQCD) | 12.00 |
| SPDR Dow Jones Industrial Average ETF Trust (DIA) | 6.42 |
| BMO S&P 500 Index ETF (ZSP) | 6.16 |
| BMO MSCI EAFE Hedged to CAD Index ETF (ZDM) | 5.70 |
| SPDR S&P Dividend ETF (SDY) | 4.79 |
| BMO MSCI USA High Quality Index ETF (ZUQ) | 1.32 |
| CANADA Cash and Receivables, Payables | 1.21 |

Calendar Return (%)

As of November 30, 2024

| Period | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 |
|----------|------|--------|------|------|-------|-------|------|------|-------|------|
| Fund | 6.77 | -11.41 | 8.34 | 2.52 | 11.66 | -4.73 | 3.82 | 2.33 | -0.46 | 7.45 |
| Quartile | 4 | 4 | 3 | 4 | 3 | 3 | 4 | 4 | 4 | 3 |

Compound Return (%)

As of November 30, 2024

| Period | 1 mth | 3 mths | 6 mths | 1 yr | 3 yr | 5 yr | 10 yr |
|----------|-------|--------|--------|-------|------|------|-------|
| Fund | 3.54 | 5.75 | 10.78 | 16.76 | 3.12 | 3.46 | 2.96 |
| Quartile | 2 | 1 | 1 | 3 | 4 | 4 | 4 |

Fund Information

| Description | Guarantee Fee | NL | NL-CB | NL-CB5 | DSC | LL |
|----------------------------|---------------|-------------------------|---------|---------|-----------------------------|---------|
| Investment Class (75/75) | - | ELC738 | ELC3038 | ELC5038 | ELC638 | ELC1238 |
| Estate Class (75/100) | 0.25% | ELC938 | ELC3138 | ELC5138 | ELC838 | ELC1338 |
| Protection Class (100/100) | 0.55% | ELC1138 | ELC3238 | ELC5238 | ELC1038 | ELC1438 |
| | | Available for new sales | | | Not available for new sales | |

Fund Category

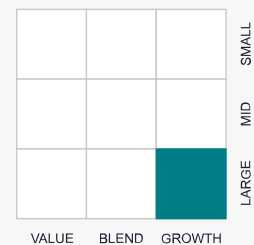
Canadian Neutral Balanced

Portfolio Manager

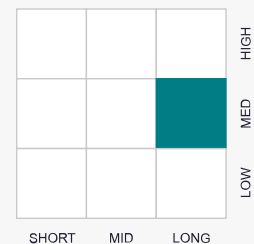
The Equitable Life Insurance Company of Canada

Investment Style

Equity



Fixed Income



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. 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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