



Fund Overview

The objective of the fund seeks income with capital appreciation and preservation by investing in a diversified portfolio of primarily Canadian dollar debt, preferred shares and limited exposure to foreign denominated debt. The fund will primarily invest in investment grade debt.

Risk Rating



Product Availability

Equitable GIF (75/75, 75/100, 100/100) and Pivotal Select (75/75, 75/100, 100/100)

Date of Inception:

September 2013

Net Asset Value per Unit:

\$11.30 (12/05/2025)
Change: -\$0.11 (-1.01%) ▼

Estimated Management Expense Ratio (MER)[†]:

2.11%

As of October 31, 2025

Asset Allocation (%)



Asset	%
Canadian Government Bonds	57.8
Canadian Corporate Bonds	41.9
Cash and Equivalents	0.3

Sector Allocation (%)



Sector	%
Fixed Income	99.7
Cash and Cash Equivalent	0.3

Geographic Allocation (%)

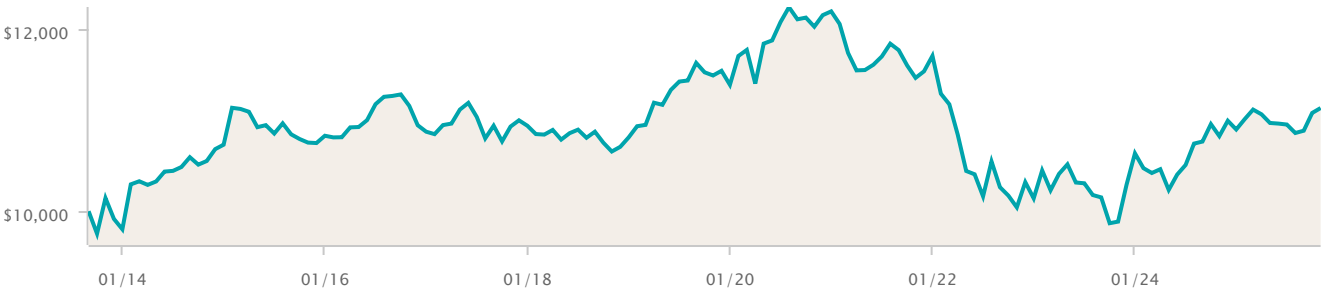


Region	%
North America	100.0

Growth of \$10,000

As of October 31, 2025

\$11,135





Top 10 Holdings (%)

As of October 31, 2025

Name	%
Canada Government 1.50% 01-Jun-2031	3.97
Canada Government 3.00% 01-Jun-2034	3.94
Canada Government 4.00% 01-Mar-2029	3.10
Canada Government 1.25% 01-Jun-2030	2.69
Quebec Province 6.25% 01-Jun-2032	2.58
Canada Government 3.50% 01-Mar-2028	2.33
Canada Housing Trust No 1 3.55% 15-Sep-2032	2.32
Quebec Province 4.40% 01-Dec-2055	2.17
Canadian Imperial Bank Commrce 4.20% 07-Apr-2027	2.01
Ontario Province 4.15% 02-Jun-2034	1.97

Calendar Return (%)

As of October 31, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	2.47	4.88	-13.38	-4.01	7.09	5.35	-1.17	0.60	0.41	0.92
Quartile	4	3	4	3	3	3	4	3	2	4

Compound Return (%)

As of October 31, 2025

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	0.49	2.53	1.50	2.85	3.50	-1.53	0.35
Quartile	4	3	4	4	4	4	3

Fund Information

Description	Equitable GIF				Pivotal Select					
	Guarantee Fee	FEL	CB3	CB5	Guarantee Fee	NL	NL-CB	NL-CB5	DSC	LL
Investment Class (75/75)	-	ELC 6002	ELC 6202	ELC 6402	-	ELC702	ELC3002	ELC5002	ELC602	ELC1202
Estate Class (75/100)	0.20%	ELC 7002	ELC 7202	ELC 7402	0.20%	ELC902	ELC3102	ELC5102	ELC802	ELC1302
Protection Class (100/100)	0.40%	ELC 8002	ELC 8202	ELC 8402	0.40%	ELC1102	ELC3202	ELC5202	ELC1002	ELC1402
Available for new sales					Available for new sales			Not available for new sales		

Fund Category

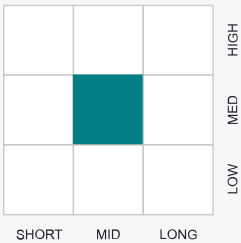
Canadian Fixed Income

Portfolio Manager

The Equitable Insurance Company of Canada

Investment Style

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; 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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