

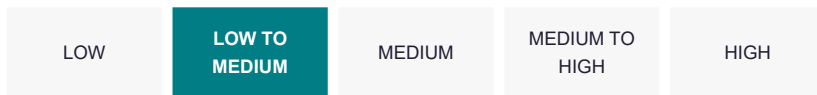


Equitable Life Fidelity® Climate Leadership Balanced Fund Select

Fund Overview

The objective of the segregated fund is to invest in units of the Fidelity Climate Leadership Balanced Fund or a substantially similar fund. The underlying fund objective is to achieve high total investment return. It invests in a mix of equity securities and fixed income securities of issuers anywhere in the world that are believed to reduce the risks, or are expected to benefit from the opportunities, associated with climate-related issues or the global transition to a low carbon economy. When investing in fixed income securities, the Fund places a greater emphasis on investment grade securities. The Fund can invest in these securities either directly or indirectly through investments in underlying funds.

Risk Rating



As of June 30, 2025

Product Availability

Pivotal Select (75/75)

Date of Inception:

August 2022

Net Asset Value per Unit:

\$13.43 (08/29/2025)

Change: $-\$0.05$ (-0.36%) ▼

Estimated Management Expense Ratio (MER)[†]:

2.90%

Asset Allocation (%)



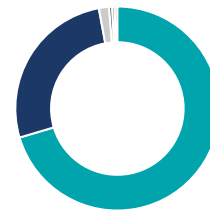
Asset	%
Foreign Corporate Bonds	29.8
US Equity	20.9
Canadian Equity	18.1
International Equity	12.3
Foreign Government Bonds	11.8
Cash and Equivalents	5.3
Income Trust Units	1.6
Canadian Government Bonds	0.2

Sector Allocation (%)



Sector	%
Fixed Income	51.4
Industrial Goods	12.4
Technology	9.6
Basic Materials	7.6
Cash and Cash Equivalent	5.3
Consumer Services	4.8
Industrial Services	4.7
Financial Services	4.2

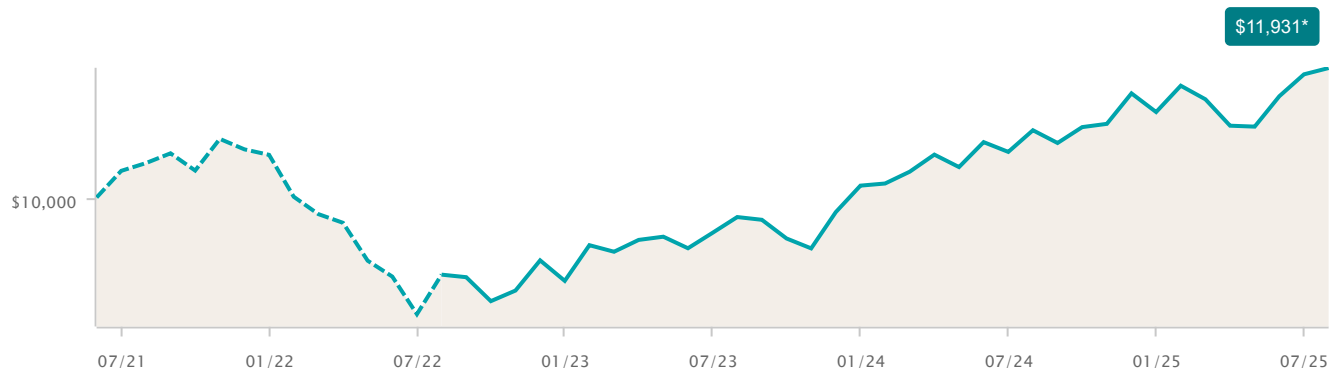
Geographic Allocation (%)



Region	%
North America	70.4
Europe	26.7
Latin America	1.6
Asia	0.5
Multi-National	0.4
Africa and Middle East	0.4

Growth of \$10,000

As of July 31, 2025





Equitable Life Fidelity® Climate Leadership Balanced Fund Select

Top 10 Holdings (%)

As of June 30, 2025

Name	%
US 2YR NOTE (CBT) F SEP25 TUU5	7.38
Fidelity U.S. Money Market Investment Trust O	3.61
US 5YR NOTE (CBT) F SEP25 FVU5	3.26
Cameco Corp	2.71
Westinghouse Air Brake Techs Corp	2.67
Microsoft Corp	2.42
J B Hunt Transport Services Inc	2.33
Epiroc AB CI B	2.22
Computer Modelling Group Ltd	2.19
Siemens Energy AG	1.76

Calendar Return (%)

As of July 31, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	10.79	16.23	-17.68*	-	-	-	-	-	-	-
Quartile	3	1	-	-	-	-	-	-	-	-

Compound Return (%)

As of July 31, 2025

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	0.79	7.91	2.26	8.44	10.48	-	-
Quartile	2	1	1	2	-	-	-

Fund Information

Description	Guarantee Fee	NL	NL-CB	NL-CB5
Investment Class (75/75)	-	ELC761	ELC3061	ELC5061

Fund Category

Global Neutral Balanced

Portfolio Manager

Fidelity Investments Canada ULC

Investment Style

Equity



Responsible Investment Classifications**

- ESG Best in Class
- ESG Thematic Investing

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** Responsible Investing Classifications are based on the Responsible Investment Identification framework provided by the Canadian Investment Funds Standards Committee (CIFSC). Details of the framework can be found at <https://www.cifsc.org/responsible-investment-identification-framework/>.

 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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