

## Fund Overview

The tracked index is based on select securities of European STOXX Benchmark Indices that were structured to follow the EU Paris-aligned Benchmark. The aim is to reduce greenhouse gas intensity by at least 50% and meet year-on-year 7% decarbonization targets when compared to their underlying benchmarks.

## Risk Rating



## Product Availability

Equation Generation IV  
EquiLife  
Equation Generation III  
Equation Generation II  
Equation  
Direction 2000 Plus

## Date of Inception:

March 2018

As of December 31, 2024

## Sector Allocation (%)



Sector	%
Health Care	19.6
Consumer Products and Services	13.2
Technology	12.2
Industrial Goods and Services	7.7
Financial Services	7.5
Food, Beverage and Tobacco	6.0
Telecommunications	5.1
Insurance	4.9
Chemicals	4.1
Other	19.7

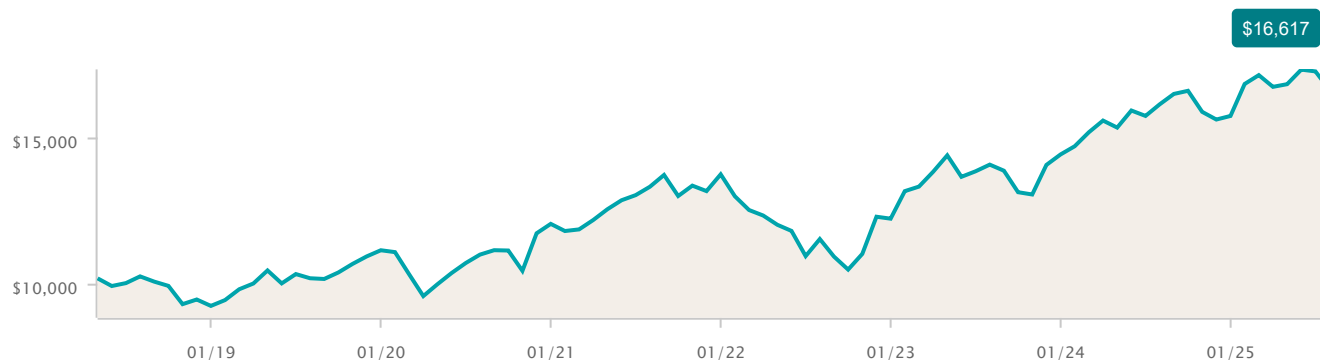
## Geographic Allocation (%)



Region	%
France	21.9
UK	19.6
Switzerland	15.1
Germany	13.6
Netherlands	8.6
Denmark	6.8
Spain	4.5
Sweden	4.2
Italy	1.6
Other	4.1

## Growth of \$10,000

As of July 31, 2025



**Top 10 Holdings (%)**

As of December 31, 2024

Name	%
LVMH MOET HENNESSY	4.24
ASML HLDG	4.23
SAP	3.76
NOVO NORDISK B	3.67
ASTRAZENECA	3.59
LONDON STOCK EXCHANGE	3.43
NOVARTIS	3.10
HERMES INTERNATIONAL	2.40
SANOFI	2.15
NESTLE	2.12

**Portfolio Manager**

Stoxx Ltd.

**Calendar Return (%)**

As of July 31, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	9.15	18.00	-11.06	14.09	8.12	20.65	-	-	-	-

**Compound Return (%)**

As of July 31, 2025

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	-3.70	-1.20	-1.23	3.03	13.00	8.63	-

**Fees**

Product	Current annual LIO admin fee	Maximum annual LIO admin fee
Equation Generation IV (Low Fee)	1.95 %	1.95 %
Equation Generation IV (Bonus)	3.20 %	3.20 %
EquiLife	1.95 %	1.95 %
Equation Generation III	3.20 %	3.20 %
Equation Generation II	3.20 %	3.20 %
Equation	3.20 %	3.25% <sup>1</sup> /3.20% <sup>2</sup>
Direction 2000 Plus	3.20 %	3.20 %

<sup>1</sup> Policies effective April 10, 1995 to July 14, 1997<sup>2</sup> Policies effective July 15, 1997 to September 23, 2001



Currently tracking STOXX Europe 600 Paris-Aligned Total Return Index (ESG)

Sustainable Investments include investments that intend to apply one or more ESG (Environmental, Social and Governance) principles in their investment strategy.

\* Management Expense Ratios (MERs) are based on the most recently available figures 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 non-income tax for the fund and for the underlying fund.

Linked Interest Options are NOT mutual funds, segregated funds, indices, or any other kind of investment fund: the policyholders are NOT investing in or acquiring units in an investment fund or other security. Funds are placed on deposit, earning interest, with Equitable's general funds. Policyholders may be credited positive or debited negative interest depending on the performance of the underlying fund or index being tracked. The underlying fund or index being tracked may change at any time. Linked Interest Option administration fees will apply.

The Linked Interest Options available with an Equitable universal life insurance policy offer exposure to both equity and fixed income markets. While Linked Interest Options may provide the potential for greater rates of return over the long term, there is an inherent risk in selecting them as investment options. Unlike the daily interest account or the guaranteed deposit accounts where there are guarantees related to the credited interest rates, investments in the Linked Interest Options are NOT GUARANTEED. It is possible to receive negative interest, which will result in a decrease to account value. Policyholders should ensure that there are always sufficient funds to cover the monthly charges, including cost of insurance, administration fees, and any riders and benefits. Interest earnings shown above do not reflect the current Linked Interest Option administration fees. The Linked Interest Option administration fees must be taken into consideration when determining interest credited or debited to the policy. Please see the policy contract for details.

Values for reporting periods under 1 year reflect the actual percentage change for the period in question. All other values shown reflect average annual compound rates of return. If the Linked Interest Option tracks an index, interest credited or debited will be 100% of the movement of the total return index, including the reinvestment of dividends. If the Linked Interest Option tracks a fund/portfolio, interest credited or debited will be 100% of the net rate of return, including the reinvestment of dividends.

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