Equitable

U.S. Blue Chip

Currently tracking Dow Jones Industrial Avg.Total Return Index

Fund Overview

To represent large and well-known U.S. companies. Covers all industries with the exception of Transportation and Utilities.

Product Availabilty

Equation Generation IV
EquiLife
Equation Generation III
Equation Generation II

Date of Inception:

May 1896

Risk Rating

LOW	LOW TO MEDIUM	**MEDIUM**	MEDIUM TO HIGH	HIGH

As of September 30, 2026

Asset Allocation (%)[3]



Asset	%
US Equity	100.0
Cash and Equivalents	0.3
Other	-0.3

[3] Determined based on the holdings of a fund that tracks the index and may differ from the asset allocation of the index.

Sector Allocation (%)[4]



Sector	%
Financial Services	26.3
Technology	23.1
Healthcare	14.0
Industrial Goods	13.6
Consumer Services	10.1
Basic Materials	3.8
Consumer Goods	3.1
Energy	2.4
Telecommunications	1.2
Other	2.5

[4] Determined based on the holdings of a fund that tracks the index and may differ from the sector allocation of the index.

Geographic Allocation (%)[5]

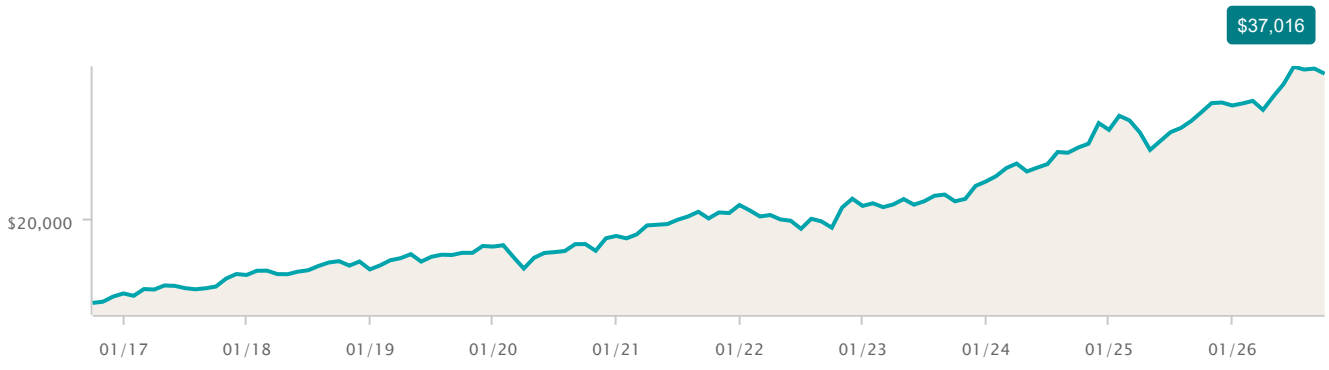


Region	%
North America	100.0

[5] Determined based on the holdings of a fund that tracks the index and may differ from the geographic allocation of the index.

Growth of $10,000

As of September 30, 2026



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Top 10 Holdings (%)[6]

As of September 30, 2026

Name	%
Goldman Sachs Group Inc	10.51
Caterpillar Inc	9.46
Microsoft Corp	5.99
Amgen Inc	4.92
UnitedHealth Group Inc	4.28
Visa Inc Cl A	4.19
Travelers Cos Inc	4.16
Alphabet Inc Cl A	4.02
Apple Inc	3.89
JPMorgan Chase & Co	3.86

[6] Determined based on the top 10 holdings of a fund that tracks the index and may differ from the top 10 holdings of the index.

Portfolio Manager

Dow Jones Indexes

Investment Style

Equity



Calendar Return (%)

As of September 30, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	9.47	25.10	13.46	-0.50	20.43	7.56	19.34	4.96	19.69	13.02

Compound Return (%)

As of September 30, 2026

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	-1.59	-2.19	13.05	14.00	19.02	13.18	14.03

Fees

Product	Current annual LIO admin fee	Maximum annual LIO admin fee
Equation Generation IV (Low Fee)	1.75 %	1.75 %
Equation Generation IV (Bonus)	3.00 %	3.00 %
EquiLife	1.75 %	1.75 %
Equation Generation III	3.00 %	3.00 %
Equation Generation II	3.00 %	3.00 %

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* 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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