



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.

Risk Rating



As of April 30, 2026

Asset Allocation (%)³



Asset	%
US Equity	99.9
Cash and Equivalents	0.1

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	26.9
Industrial Goods	18.4
Technology	17.1
Healthcare	13.1
Consumer Services	12.7
Basic Materials	4.0
Consumer Goods	3.4
Energy	2.4
Telecommunications	1.9
Cash and Cash Equivalent	0.1

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

Product Availability

- Equation Generation IV
- EquiLife
- Equation Generation III
- Equation Generation II

Date of Inception:

May 1896

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 April 30, 2026





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Top 10 Holdings (%)⁶

As of April 30, 2026

Name	%
Goldman Sachs Group Inc	11.45
Caterpillar Inc	11.03
Microsoft Corp	5.05
UnitedHealth Group Inc	4.59
Amgen Inc	4.29
Visa Inc Cl A	4.09
Home Depot Inc	4.08
American Express Co	4.00
Sherwin-Williams Co	3.99
JPMorgan Chase & Co	3.88

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.

Calendar Return (%)

As of April 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 April 30, 2026

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	-	-	-	-	-	-	-

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 %

Portfolio Manager

Dow Jones Indexes

Investment Style

Equity





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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.

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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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