

Canadian Bond

Currently tracking Equitable Life Active Canadian Bond Fund Internal Linked

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



LOW TO MEDIUM

MEDIUM

0.3

MEDIUM TO HIGH

HIGH

Product Availabilty

Equitable Generations™ Equation Generation IV

EquiLife

Equation Generation III

Date of Inception:

June 1992

Estimated Management Expense Ratio (MER)*:

0.89%

As of September 30, 2025

Asset Allocation (%)



Cash and Equivalents

Asset	%
Canadian Government Bonds	56.8
Canadian Corporate Bonds	42.4
Canadian Bonds - Other	0.5

Sector Allocation (%)



Sector	%
Fixed Income	99.7
Cash and Cash Equivalent	0.3

Geographic Allocation (%)

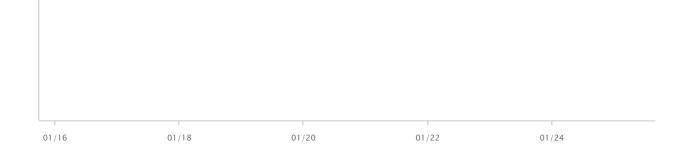


Region

%

North America 100.0

Growth of \$10,000 As of September 30, 2025





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Top 10 Holdings (%)

As of September 30, 2025

Name	%
Canada Government 3.00% 01-Jun-2034	4.75
Canada Government 1.50% 01-Jun-2031	3.99
Canada Government 4.00% 01-Mar-2029	3.12
Canada Government 1.25% 01-Jun-2030	2.70
Quebec Province 6.25% 01-Jun-2032	2.60
Canada Housing Trust No 1 3.55% 15-Sep-2032	2.33
Quebec Province 4.40% 01-Dec-2055	2.16
Ontario Province 3.65% 02-Jun-2033	2.03
Canadian Imperial Bank Commrce 4.20% 07-Apr-2027	2.02
Ontario Province 4.15% 02-Jun-2034	1.98

Calendar Return (%)

As of September 30, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	3.72	6.16	-13.04	-4.00	7.11	5.36	-1.16	0.61	0.42	0.93

Compound Return (%)

As of September 30, 2025

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
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Equitable Generations	0.00 %	0.00 %
Equation Generation IV (Low Fee)	0.75 %	0.75 %
Equation Generation IV (Bonus)	1.75 %	1.75 %
EquiLife	0.75 %	0.75 %
Equation Generation III	2.75 %	2.75 %

Fund Category

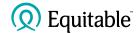
Canadian Fixed Income

Portfolio Manager

The Equitable Life Insurance Company of Canada

Investment Style





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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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