



Canadian Value Stock

Currently tracking Franklin ClearBridge Canadian Equity Fund

Fund Overview

The underlying fund objective is long-term capital appreciation by investing primarily in a diversified portfolio of mid to large capitalization Canadian equities.

Risk Rating



Product Availability

Equation Generation IV
EquiLife
Equation Generation III

Date of Inception:

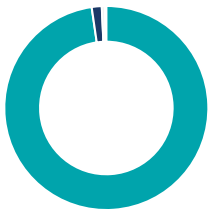
March 1983

Estimated Management Expense Ratio (MER)*:

2.15%

As of December 31, 2024

Asset Allocation (%)



Asset	%
Canadian Equity	97.7
Cash and Equivalents	1.6
Income Trust Units	0.4
US Equity	0.3

Sector Allocation (%)



Sector	%
Financial Services	26.6
Energy	14.8
Industrial Services	12.0
Consumer Services	11.0
Utilities	9.3
Technology	8.4
Basic Materials	6.5
Telecommunications	4.6
Real Estate	4.5
Consumer Goods	2.3

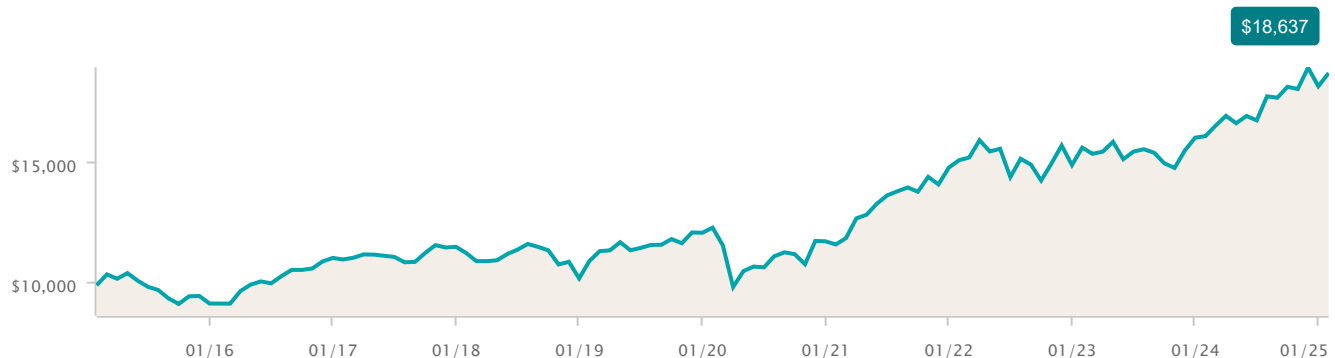
Geographic Allocation (%)



Region	%
North America	98.8
Other	1.2

Growth of \$10,000

As of January 31, 2025





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Top 10 Holdings (%)

As of December 31, 2024

Name	%
Royal Bank of Canada	5.27
Toronto-Dominion Bank	5.07
Brookfield Corp Cl A	4.24
Bank of Montreal	4.12
Canadian Pacific Kansas City Ltd	3.84
Canadian National Railway Co	3.76
Alimentation Couche-Tard Inc	3.59
Fortis Inc	3.53
Bank of Nova Scotia	3.49
Franco-Nevada Corp	2.70

Calendar Return (%)

As of January 31, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	13.36	7.67	0.74	26.21	-2.96	18.71	-11.45	4.18	20.85	-9.25

Compound Return (%)

As of January 31, 2025

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	3.04	3.68	5.47	16.35	7.46	8.81	6.61

Fees

Product	Current annual LIO admin fee	Maximum annual LIO admin fee
Equation Generation IV (Low Fee)	0.00 %	0.00 %
Equation Generation IV (Bonus)	1.75 %	1.75 %
EquiLife	0.00 %	0.00 %
Equation Generation III	2.75 %	2.75 %

Fund Category

Canadian Equity

Portfolio Manager

Franklin Templeton Investments Corp.

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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