Equitable

International Equity

Currently tracking Invesco Oppenheimer International Growth Fund

Fund Overview

The underlying fund objective is to seek to provide strong capital growth over the long term. The fund invests primarily in securities of issuers located outside of Canada and the United States.

Product Availabilty

Equitable Generations™

Date of Inception:

October 1999

Estimated Management Expense Ratio (MER)*:

2.96%

Risk Rating

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

As of October 31, 2026

Asset Allocation (%)



Asset	%
International Equity	92.6
Cash and Equivalents	3.5
US Equity	2.8
Canadian Equity	1.2

Sector Allocation (%)



Sector	%
Technology	29.5
Industrial Goods	18.3
Financial Services	13.4
Healthcare	11.6
Consumer Goods	8.7
Basic Materials	3.6
Cash and Cash Equivalent	3.5
Consumer Services	3.3
Industrial Services	3.1
Other	5.1

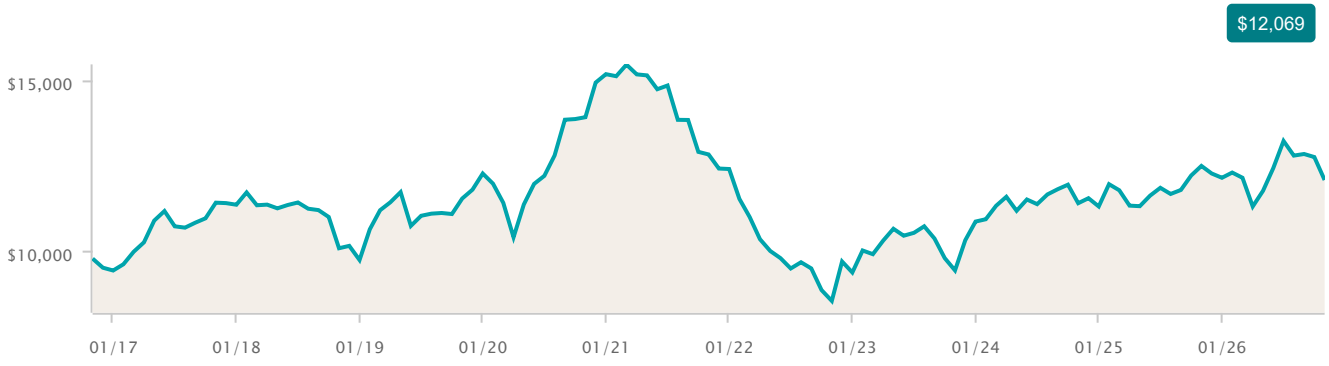
Geographic Allocation (%)



Region	%
Europe	54.4
Asia	35.9
North America	7.4
Latin America	2.4

Growth of $10,000

As of October 31, 2026



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Top 10 Holdings (%)

As of October 31, 2026

Name	%
Taiwan Semiconductor Manufactrg Co Ltd	10.88
ASML Holding NV	5.40
Siemens AG Cl N	3.47
Lonza Group AG	3.21
Mitsubishi UFJ Financial Group Inc	3.09
SK Hynix Inc	2.78
Compass Group PLC	2.68
CAD SWEEP VII CIBC MELLON 1.75% 31-Dec-2049	2.55
BAE Systems PLC	2.47
Reliance Industries Ltd	2.43

Calendar Return (%)

As of October 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	7.45	4.09	15.97	-24.50	-18.34	23.79	26.11	-14.30	20.51	2.23

Compound Return (%)

As of October 31, 2026

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	-5.29	-5.61	2.70	-3.32	8.62	-1.20	2.14

Fees

Product	Current annual LIO admin fee	Maximum annual LIO admin fee
Equitable Generations	0.00 %	0.00 %

Fund Category

International Equity

Portfolio Manager

CI Global Asset Management

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.

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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