

**Fund Overview**

The underlying fund objective is to provide a steady flow of income and the potential for capital gains. It invests primarily in a mix of fixed income securities of issuers anywhere in the world that are believed to reduce the risks, or are expected to benefit from the opportunities, associated with climate-related issues or the global transition to a low carbon economy.

**Risk Rating**



As of December 31, 2024

**Product Availability**

Equitable Generations™

**Date of Inception:**

May 2021

**Estimated Management Expense Ratio (MER)\*:**

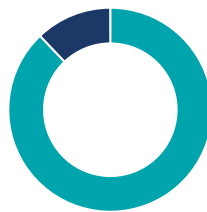
1.78%

**Asset Allocation (%)**



Asset	%
Foreign Corporate Bonds	60.3
Foreign Government Bonds	26.0
Cash and Equivalents	12.0
Canadian Government Bonds	1.2
Canadian Corporate Bonds	0.5

**Sector Allocation (%)**



Sector	%
Fixed Income	87.9
Cash and Cash Equivalent	12.1

**Geographic Allocation (%)**

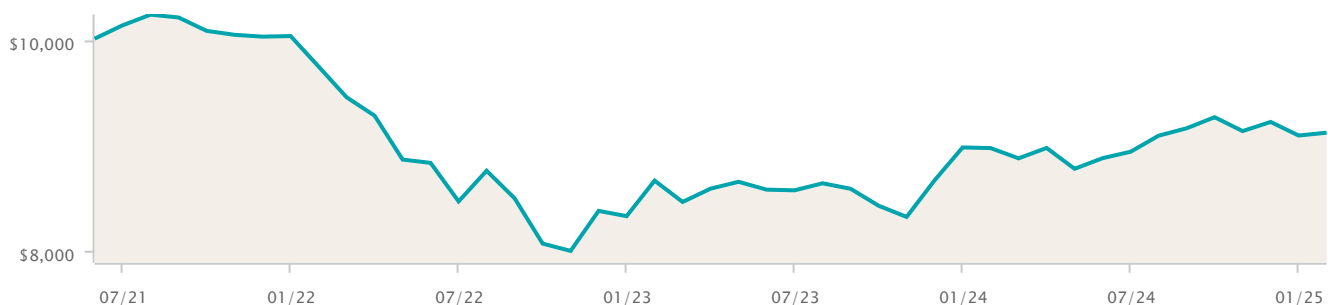


Region	%
North America	63.9
Europe	32.2
Multi-National	1.5
Asia	1.4
Africa and Middle East	1.0

**Growth of \$10,000**

As of January 31, 2025

\$9,123





## Sustainable Bond

Currently tracking Fidelity Climate Leadership Bond Fund®

### Top 10 Holdings (%)

As of December 31, 2024

Name	%
US 2YR NT (CBT) FUT MAR25 TUH5	
Fidelity U.S. Money Market Investment Trust O	
US ULTRA BOND CBT MAR25 WNH5	
US 10YR NOTE (CBT)MAR25 TYH5	
US 10YR ULTRA FUT MAR25 UXYH5	
US 5YR NT (CBT) FUT MAR25 FVH5	
Asian Development Bank 2.55% 10-Jan-2031	
LONG GILT FUTURE MAR25 G H5	
National Grid Elec Trnsmsn PLC 2.50% 29-Jan-2031	
International Dvlpmt Associatn 4.38% 27-Nov-2029	

### Calendar Return (%)

As of January 31, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	1.26	7.82	-17.00	-	-	-	-	-	-	-

### Compound Return (%)

As of January 31, 2025

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	0.29	-0.17	0.31	1.62	-2.19	-	-

### Fees

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

#### Fund Category

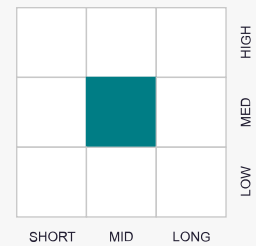
Global Fixed Income

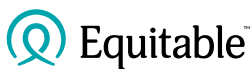
#### Portfolio Manager

Fidelity Investments Canada ULC

#### Investment Style

Fixed Income





## Sustainable Bond

Currently tracking Fidelity Climate Leadership Bond Fund®

 Sustainable Investments include investments that intend to apply one or more ESG (Environmental, Social and Governance) principles in their investment strategy.

\* 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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