

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 March 31, 2026

Product Availability

Equitable Generations™

Date of Inception:

May 2021

Estimated Management Expense Ratio (MER)*:

1.77%

Asset Allocation (%)



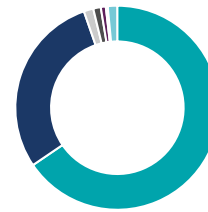
Asset	%
Foreign Corporate Bonds	65.2
Foreign Government Bonds	18.5
Cash and Equivalents	13.7
Canadian Corporate Bonds	1.4
Canadian Government Bonds	1.2

Sector Allocation (%)



Sector	%
Fixed Income	86.3
Cash and Cash Equivalent	13.7

Geographic Allocation (%)

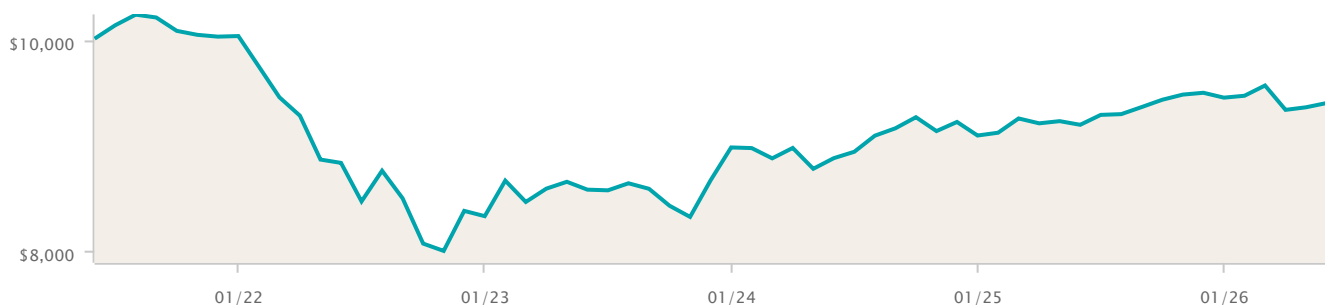


Region	%
North America	65.5
Europe	29.2
Asia	1.5
Africa and Middle East	1.2
Latin America	0.8
Multi-National	0.3
Other	1.5

Growth of \$10,000

As of May 31, 2026

\$9,405





Sustainable Bond

Currently tracking Fidelity Climate Leadership Bond Fund®

Top 10 Holdings (%)

As of March 31, 2026

Name	%
US 10YR ULTRA FUT JUN26 UXYM6	
Fidelity U.S. Money Market Investment Trust O	
US 5YR NOT (CBT) FT JUN26 FVM6	
US 2YR NOT (CBT) FT JUN26 TUM6	
United States Treasury 1.25% 15-Apr-2028	
US 10YR NOTE F (CBT)JUN26 TYM6	
EUR Currency	
Iberdrola International BV 1.87% PERP	
WESTFIELD STR 1.64% 04-Aug-2026	
WSP GLOBAL INC 5.04% 18-Sep-2031	

Fund Category

Global Corporate Fixed Income

Portfolio Manager

Fidelity Investments Canada ULC

Calendar Return (%)

As of May 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	3.95	1.26	7.82	-17.00	-	-	-	-	-	-

Compound Return (%)

As of May 31, 2026

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	0.43	-1.74	-1.02	2.24	3.09	-1.25	-

Fees

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



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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