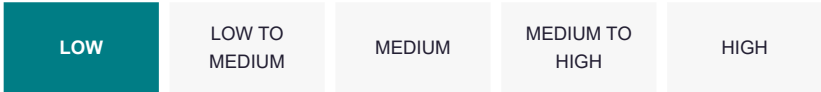




Fund Overview

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 June 30, 2025

Asset Allocation (%)



Asset	%
Foreign Corporate Bonds	65.7
Foreign Government Bonds	26.2
Cash and Equivalents	7.4
Canadian Government Bonds	0.4
Foreign Bonds - Other	0.3

Sector Allocation (%)



Sector	%
Fixed Income	92.6
Cash and Cash Equivalent	7.4

Geographic Allocation (%)



Region	%
North America	65.4
Europe	31.7
Asia	1.1
Multi-National	0.9
Africa and Middle East	0.9

Product Availability

Equitable Generations™

Date of Inception:

May 2021

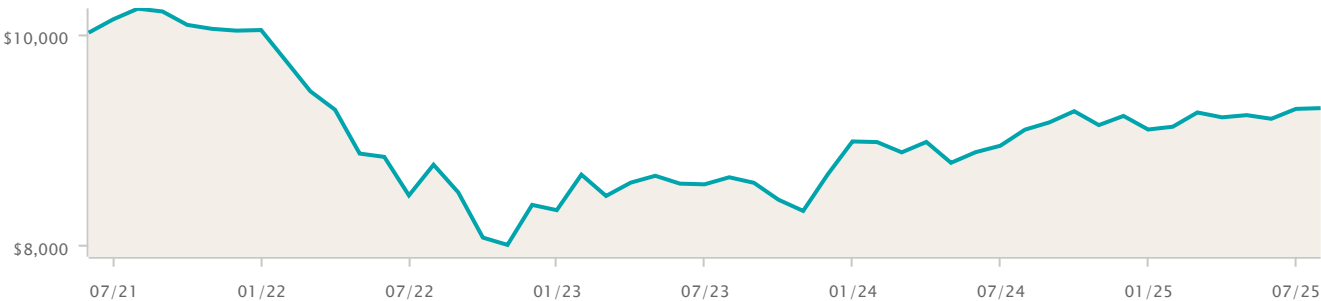
Estimated Management Expense Ratio (MER)\*:

1.78%

Growth of \$10,000

As of July 31, 2025

\$9,300





Top 10 Holdings (%)

As of June 30, 2025

Name	%
US 2YR NOTE (CBT) F SEP25 TUU5	
US 5YR NOTE (CBT) F SEP25 FVU5	
Fidelity U.S. Money Market Investment Trust O	
US 10YR ULTRA FUT SEP25 UXYU5	
US LONG BOND(CBT) F SEP25 USU5	
US ULTRA BOND CBT F SEP25 WNU5	
US 10YR NOTE F (CBT)SEP25 TYU5	
DS Smith Ltd 4.38% 27-Jul-2027	
Digital Euro Finco LLC 1.13% 09-Jan-2028	
Smurfit Westrock Financing DAC 5.42% 15-Oct-2034	

Fund Category

Global Corporate Fixed Income

Portfolio Manager

Fidelity Investments Canada ULC

Calendar Return (%)

As of July 31, 2025

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

Compound Return (%)

As of July 31, 2025

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	0.08	0.72	1.93	2.25	2.00	-	-

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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