



Balanced Growth

Currently tracking Franklin Quotential Balanced Growth Portfolio

Fund Overview

A balance of current income and long-term capital appreciation by investing in a diversified mix of equity and income mutual funds, with a bias towards capital appreciation.

Risk Rating



Product Availability

Equation Generation IV
EquiLife
Equation Generation III

Date of Inception:

August 2002

Estimated Management Expense Ratio (MER)*:

2.04%

As of January 31, 2025

Asset Allocation (%)



Asset	%
US Equity	31.6
Canadian Equity	16.8
International Equity	12.4
Cash and Equivalents	12.3
Canadian Government Bonds	9.9
Canadian Corporate Bonds	5.9
Foreign Bonds - Other	5.7
Canadian Bonds - Funds	2.8
Foreign Corporate Bonds	1.7
Other	0.9

Sector Allocation (%)



Sector	%
Fixed Income	37.2
Technology	13.9
Cash and Cash Equivalent	12.3
Financial Services	8.8
Mutual Fund	8.2
Consumer Services	4.6
Healthcare	4.3
Consumer Goods	3.0
Energy	2.8
Other	4.9

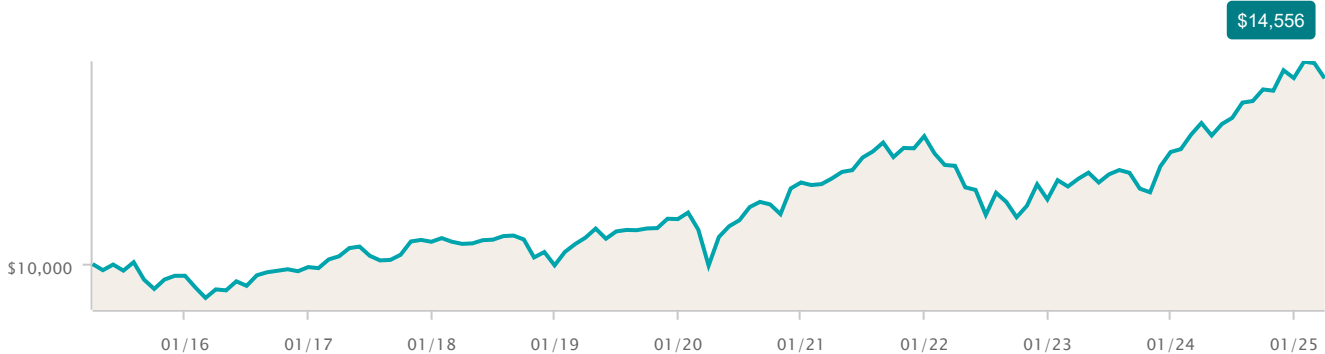
Geographic Allocation (%)



Region	%
North America	79.9
Multi-National	6.6
Europe	4.7
Asia	3.1
Latin America	0.6
Africa and Middle East	0.2
Other	4.9

Growth of \$10,000

As of March 31, 2025





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Top 10 Holdings (%)

As of January 31, 2025

Name	%
Franklin Canadian Core Plus Bd Fd O	15.45
Franklin U.S. Core Equity Fund Series O	10.13
Franklin Canadian Government Bond Fund O	8.60
Franklin FTSE U.S. Index ETF (FLAM)	6.87
Franklin ClearBridge Canadian Equity Fund O	6.26
Franklin Global Core Bond Fund ETF Series (FLGA)	5.64
Franklin Canadian Core Equity Fund Series O	5.45
SPDR Portfolio S&P 500 Value ETF (SPYV)	4.90
Franklin FTSE Canada All Cap Index ETF (FLCD)	4.29
Franklin International Core Equity Fund Series O	4.13

Calendar Return (%)

As of March 31, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	14.18	10.01	-11.77	9.43	8.07	11.34	-5.46	6.23	2.19	5.21

Compound Return (%)

As of March 31, 2025

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	-2.49	-0.04	1.90	8.13	5.44	7.85	3.81

Fees

Product	Current annual LIO admin fee	Maximum annual LIO admin fee
Equation Generation IV (Low Fee)	0.45 %	0.45 %
Equation Generation IV (Bonus)	2.20 %	2.20 %
EquiLife	0.45 %	0.45 %
Equation Generation III	2.75 %	2.75 %

Fund Category

Global Neutral Balanced

Portfolio Manager

Fiduciary Trust Company of Canada

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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