October 31, 2026

Equitable

Domestic

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

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

Product Availabilty

Equation
Direction 2000 Plus

Date of Inception:

August 2002

Estimated Management Expense Ratio (MER)*:

2.04%

As of September 30, 2026

Asset Allocation (%)



Asset	%
US Equity	29.6
Canadian Equity	17.2
International Equity	15.8
Canadian Corporate Bonds	11.6
Canadian Government Bonds	11.3
Foreign Bonds - Other	6.0
Foreign Corporate Bonds	3.5
Cash and Equivalents	1.4
Foreign Government Bonds	1.3
Other	2.5

Sector Allocation (%)



Sector	%
Fixed Income	34.0
Technology	14.5
Mutual Fund	13.2
Exchange Traded Fund	11.7
Financial Services	7.0
Healthcare	3.0
Consumer Services	2.5
Industrial Goods	2.5
Basic Materials	2.2
Other	9.6

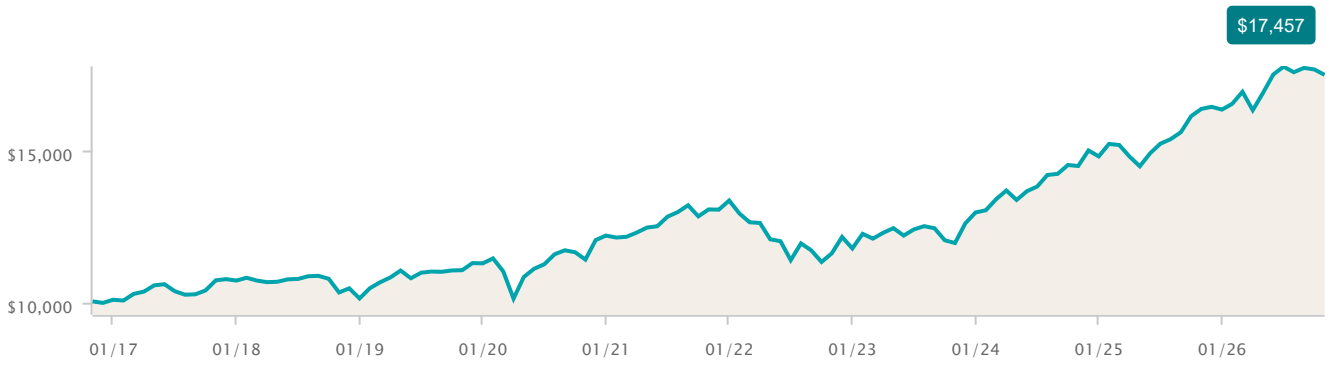
Geographic Allocation (%)



Region	%
North America	75.5
Europe	7.5
Asia	7.3
Multi-National	7.1
Latin America	1.1
Africa and Middle East	0.3
Other	1.1

Growth of $10,000

As of October 31, 2026



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Top 10 Holdings (%)

As of September 30, 2026

Name	%
Franklin Canadian Core Plus Bd Fd O	15.45
Franklin U.S. Core Equity Fund Series O	13.49
Franklin Canadian Government Bond Fund O	7.73
Franklin Canadian Core Equity Fund Series O	6.87
Franklin FTSE U.S. Index ETF (FLAM)	5.42
Franklin ClearBridge Canadian Equity Fund O	5.31
Franklin International Core Equity Fund Series O	5.04
Franklin Global Core Bond Fund ETF Series (FLGA)	5.04
Franklin Putnam U.S. Large Cap Value Fund Series O	4.73
Franklin FTSE Canada All Cap Index ETF (FLCD)	3.85

Calendar Return (%)

As of October 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	10.36	14.18	10.01	-11.77	9.43	8.07	11.34	-5.46	6.23	2.19

Compound Return (%)

As of October 31, 2026

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	-1.01	-0.49	3.50	6.82	13.47	5.99	5.69

Fees

Product	Current annual LIO admin fee	Maximum annual LIO admin fee
Equation	2.75 %	3.25%[1]/2.75%[2]
Direction 2000 Plus	2.75 %	2.75 %

[1] Policies effective April 10, 1995 to July 14, 1997

[2] Policies effective July 15, 1997 to September 23, 2001

Fund Category

Global Neutral Balanced

Portfolio Manager

Franklin Templeton Investments Corp.

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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