

Balanced Income Portfolio

Currently tracking Franklin Quotential Balanced Income 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 TO HIGH

HIGH

Product Availabilty

Equitable Generations™

Date of Inception:

August 2002

Estimated Management Expense Ratio (MER)*:

2.00%

As of August 31, 2025

Asset Allocation (%)



Asset		
73361		

US Equity	19.5
Canadian Government Bonds	19.3
Canadian Corporate Bonds	15.6
Canadian Equity	11.5
International Equity	9.8
Foreign Bonds - Other	9.3
Foreign Corporate Bonds	7.1
Cash and Equivalents	5.1
Foreign Government Bonds	2.2
Mortgages	0.6

Sector Allocation (%)



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Fixed Income	59.4
Exchange Traded Fund	8.6
Technology	7.9
Mutual Fund	7.4
Cash and Cash Equivalent	5.1
Financial Services	4.4
Consumer Services	2.2
Healthcare	1.8
Consumer Goods	1.7
Industrial Goods	1.5

Geographic Allocation (%)



Region	%
North America	77.5
Multi-National	9.2
Europe	5.9
Asia	3.5
Latin America	0.6
Africa and Middle East	0.2
Other	3.1

Growth of \$10,000

As of September 30, 2025





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Top 10 Holdings (%) As of August 31, 2025 Name Franklin Canadian Core Plus Bd Fd O 25.11 Franklin Canadian Government Bond Fund O 12.70 Franklin Global Core Bond Fund ETF Series (FLGA) 9.19 Franklin U.S. Core Equity Fund Series O 7.81 Franklin Canadian Short Term Bd Fd O 5.88 Franklin ClearBridge Canadian Equity Fund O 4.01 Franklin FTSE U.S. Index ETF (FLAM) 3.96 Franklin Canadian Core Equity Fund Series O 3.65 Franklin Brandywine Global Inc Opt Fd O 3.63

Portfolio Manager Franklin Templeton Investments Corp. Investment Style Equity ON WALUE BLEND GROWTH

Fund Category

Calendar Return (%)

Franklin International Core Equity Fund Series O

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	10.24	8.37	-12.06	5.27	7.61	9.03	-3.90	4.75	1.92	4.75

Compound Return (%)

As of September 30, 2025

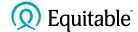
As of September 30, 2025

3.57

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	2.73	4.38	6.22	7.72	9.32	4.07	3.86

Fees

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



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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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