



# Diversified Equity

Currently tracking Franklin Quotential Diversified Equity Portfolio

## Fund Overview

Long-term capital appreciation by investing primarily in a diversified mix of global equity mutual funds.

## Risk Rating



### Product Availability

Equation Generation IV  
EquiLife  
Equation Generation III

### Date of Inception:

June 2003

### Estimated Management Expense Ratio (MER)\*:

2.15%

As of January 31, 2025

## Asset Allocation (%)



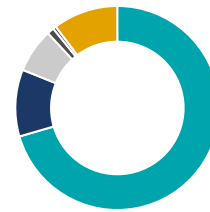
| Asset                | %    |
|----------------------|------|
| US Equity            | 65.5 |
| International Equity | 28.2 |
| Canadian Equity      | 3.8  |
| Cash and Equivalents | 2.4  |
| Income Trust Units   | 0.1  |

## Sector Allocation (%)



| Sector              | %    |
|---------------------|------|
| Technology          | 38.4 |
| Financial Services  | 12.4 |
| Healthcare          | 9.3  |
| Consumer Services   | 8.6  |
| Consumer Goods      | 6.3  |
| Industrial Goods    | 5.4  |
| Mutual Fund         | 3.5  |
| Energy              | 2.8  |
| Industrial Services | 2.6  |
| Other               | 10.7 |

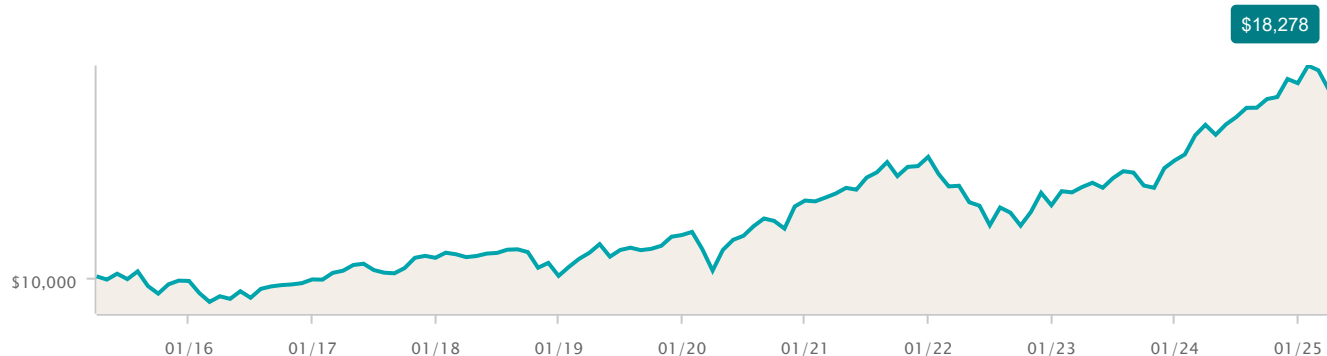
## Geographic Allocation (%)



| Region                 | %    |
|------------------------|------|
| North America          | 70.5 |
| Europe                 | 10.6 |
| Asia                   | 7.0  |
| Latin America          | 1.1  |
| Africa and Middle East | 0.5  |
| Other                  | 10.3 |

## Growth of \$10,000

As of March 31, 2025





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### Top 10 Holdings (%)

As of January 31, 2025

| Name  | %     |
|---|-------|
| Franklin U.S. Core Equity Fund Series O           | 21.86 |
| Franklin FTSE U.S. Index ETF (FLAM)               | 14.84 |
| SPDR Portfolio S&P 500 Value ETF (SPYV)           | 10.58 |
| Franklin International Core Equity Fund Series O  | 9.65  |
| Franklin U.S. Rising Dividends Fund Series O      | 8.21  |
| Franklin U.S. Opportunities Fund Series O         | 7.53  |
| Franklin ClearBridge U.S. Sust Leaders Fund Ser O | 5.45  |
| Templeton Emerging Markets Fund Series O          | 4.99  |
| Franklin International Equity Index ETF (FLUR)    | 4.60  |
| Franklin Emerging Markets Core Equity Fund Ser O  | 4.46  |

### Calendar Return (%)

As of March 31, 2025

| Period | 2024  | 2023  | 2022   | 2021  | 2020  | 2019  | 2018  | 2017 | 2016 | 2015 |
|--------|-------|-------|--------|-------|-------|-------|-------|------|------|------|
| Fund   | 22.48 | 15.00 | -13.94 | 14.40 | 12.82 | 17.89 | -7.34 | 9.63 | 0.68 | 9.74 |

### Compound Return (%)

As of March 31, 2025

| Period | 1 mth | 3 mths | 6 mths | 1 yr | 3 yr | 5 yr  | 10 yr |
|--------|-------|--------|--------|------|------|-------|-------|
| Fund   | -4.39 | -1.45  | 2.40   | 9.36 | 9.22 | 12.18 | 6.18  |

### 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 Equity

#### 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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