



# 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 (%)



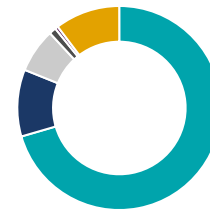
Asset	%
US Equity	65.5
International Equity	28.2
Canadian Equity	3.8
Cash and Equivalents	2.4
Income Trust Units	0.1

## 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

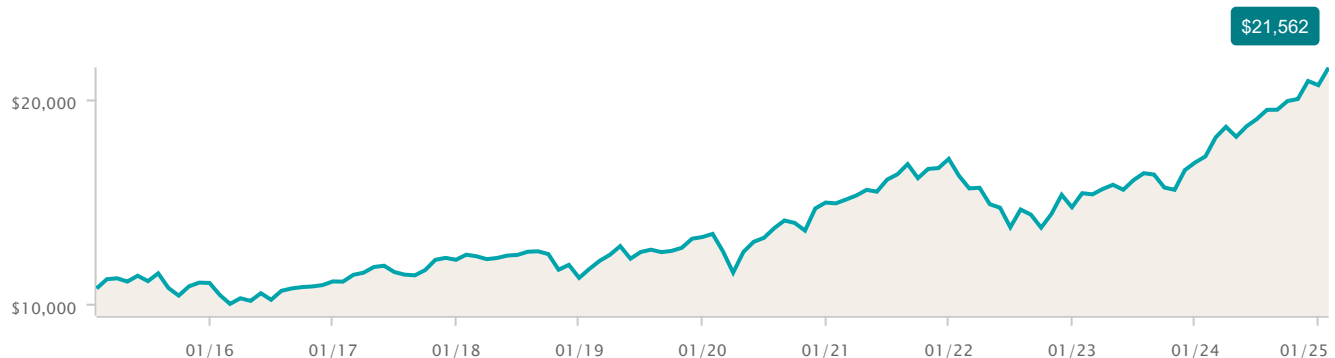
## Geographic Allocation (%)



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 January 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 January 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 January 31, 2025

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	4.17	7.71	10.64	25.39	9.90	10.01	7.26

### 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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