Equitable

Diversified Income

Currently tracking Franklin Quotential Diversified Income Portfolio

Fund Overview

High current income and some long-term capital appreciation by investing primarily in a diversified mix of income and bond mutual funds.

Risk Rating

LOW	LOW TO MEDIUM	MEDIUM	MEDIUM TO HIGH	HIGH

Product Availabilty

Equation Generation IV
EquiLife
Equation Generation III

Date of Inception:

June 2008

Estimated Management Expense Ratio (MER)*:

1.73%

As of September 30, 2026

Asset Allocation (%)



Asset	%
Canadian Corporate Bonds	23.4
Canadian Government Bonds	22.5
US Equity	13.0
Foreign Bonds - Other	11.3
Foreign Corporate Bonds	7.9
Canadian Equity	7.8
International Equity	6.9
Foreign Government Bonds	2.7
Cash and Equivalents	1.9
Other	2.8

Sector Allocation (%)



Sector	%
Fixed Income	68.4
Mutual Fund	7.0
Technology	6.3
Exchange Traded Fund	5.1
Financial Services	3.2
Cash and Cash Equivalent	1.9
Healthcare	1.3
Consumer Services	1.1
Energy	1.1
Other	4.7

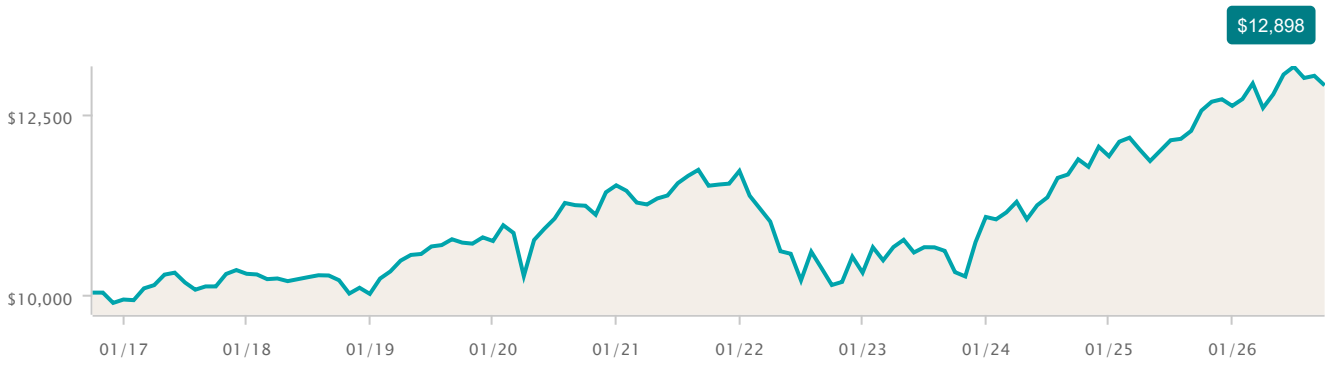
Geographic Allocation (%)



Region	%
North America	78.3
Multi-National	12.1
Asia	3.3
Europe	3.3
Latin America	1.3
Africa and Middle East	0.1
Other	1.7

Growth of $10,000

As of September 30, 2026



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Top 10 Holdings (%)

As of September 30, 2026

Name	%
Franklin Canadian Core Plus Bd Fd O	30.75
Franklin Canadian Government Bond Fund O	15.37
Franklin Global Core Bond Fund ETF Series (FLGA)	10.00
Franklin U.S. Core Equity Fund Series O	5.88
Franklin Canadian Short Term Bd Fd O	5.14
Franklin Brandywine Global Inc Opt Fd O	4.64
Franklin Brandywine U.S. High Yield Fund Ser O	3.55
Franklin Canadian Core Equity Fund Series O	3.00
Franklin FTSE U.S. Index ETF (FLAM)	2.36
Franklin ClearBridge Canadian Equity Fund O	2.31

Fund Category

Global Fixed Income Balanced

Portfolio Manager

Franklin Templeton Investments Corp.

Investment Style

Equity



Calendar Return (%)

As of September 30, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	5.85	7.60	7.49	-12.04	1.73	7.18	7.32	-2.70	3.59	1.86

Compound Return (%)

As of September 30, 2026

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	-1.01	-1.97	2.48	2.79	7.75	2.31	2.55

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 %

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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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