



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



Product Availability

- Equation Generation IV
- EquiLife
- Equation Generation III

Date of Inception:

June 2008

Estimated Management Expense Ratio (MER)*:

1.73%

As of January 31, 2025

Asset Allocation (%)



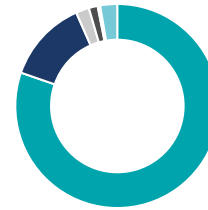
Asset	%
Cash and Equivalents	22.7
Canadian Government Bonds	17.9
US Equity	13.0
Canadian Corporate Bonds	10.9
Foreign Bonds - Other	10.5
Canadian Equity	7.4
Canadian Bonds - Funds	6.3
International Equity	5.3
Foreign Corporate Bonds	3.3
Other	2.7

Sector Allocation (%)



Sector	%
Fixed Income	55.1
Cash and Cash Equivalent	20.7
Technology	6.0
Mutual Fund	5.8
Financial Services	3.9
Consumer Services	2.0
Healthcare	1.8
Energy	1.3
Consumer Goods	1.3
Other	2.1

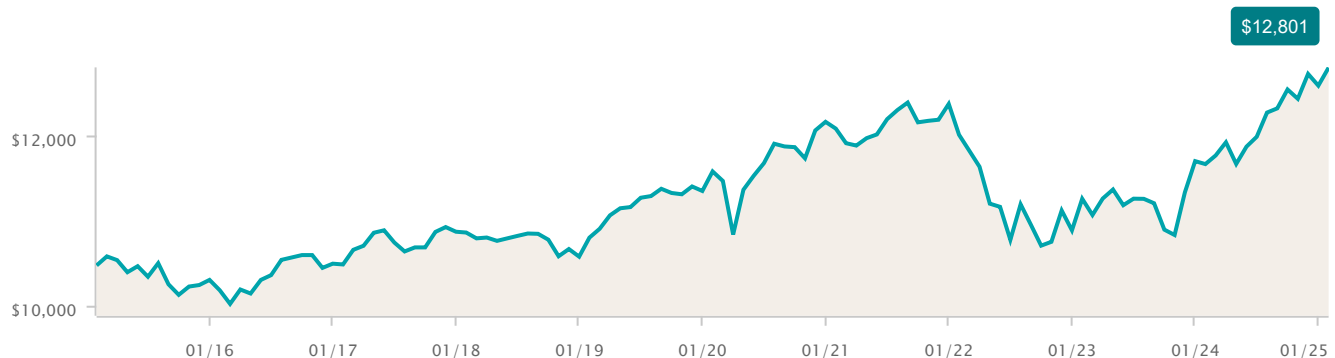
Geographic Allocation (%)



Region	%
North America	80.3
Multi-National	13.1
Europe	2.1
Asia	1.4
Latin America	0.3
Africa and Middle East	0.1
Other	2.7

Growth of \$10,000

As of January 31, 2025





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Top 10 Holdings (%)

As of January 31, 2025

Name	%
Franklin Canadian Core Plus Bd Fd O	29.02
Franklin Canadian Government Bond Fund O	15.15
Franklin Global Core Bond Fund ETF Series (FLGA)	10.42
FRANKLIN CANADIAN SHORT TERM BOND FUND OEMF CAD CLASS O TIS A/C #4875	6.30
USD_CAD_20250407	4.90
Franklin Brandywine Global Sust Inc Opt Fd O	4.39
Franklin U.S. Core Equity Fund Series O	4.34
Franklin FTSE U.S. Index ETF (FLAM)	2.95
FRANKLIN BRANDYWINE U.S. HIGH YIELD FUND SERIES O OEMF CAD NPV SERIES O TIS A/C	2.72
Franklin ClearBridge Canadian Equity Fund O	2.68

Calendar Return (%)

As of January 31, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	7.60	7.49	-12.04	1.73	7.18	7.32	-2.70	3.59	1.86	3.00

Compound Return (%)

As of January 31, 2025

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	1.69	2.95	4.31	9.74	2.15	2.03	2.03

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 Fixed Income Balanced

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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