



## 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 May 31, 2025

### Asset Allocation (%)



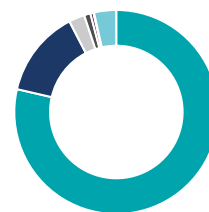
Asset	%
Canadian Government Bonds	25.7
Canadian Corporate Bonds	15.3
US Equity	12.2
Foreign Bonds - Other	11.1
Canadian Equity	7.7
Canadian Bonds - Funds	6.7
International Equity	6.4
Cash and Equivalents	6.2
Foreign Corporate Bonds	5.8
Other	2.9

### Sector Allocation (%)



Sector	%
Fixed Income	69.2
Cash and Cash Equivalent	6.2
Mutual Fund	6.1
Technology	5.4
Financial Services	3.9
Consumer Services	1.9
Healthcare	1.7
Consumer Goods	1.3
Energy	1.3
Other	3.0

### Geographic Allocation (%)



Region	%
North America	78.6
Multi-National	13.8
Europe	2.5
Asia	1.0
Latin America	0.5
Africa and Middle East	0.1
Other	3.5

### Growth of \$10,000

As of July 31, 2025





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Top 10 Holdings (%)

As of May 31, 2025

Name	%
Franklin Canadian Core Plus Bd Fd O	31.31
Franklin Canadian Government Bond Fund O	15.94
Franklin Global Core Bond Fund ETF Series (FLGA)	10.91
FRANKLIN CANADIAN SHORT TERM BOND FUND OEMF CAD CLASS O - TIS A/C #4875	6.73
Franklin Brandywine Global Inc Opt Fd O	4.63
Franklin U.S. Core Equity Fund Series O	4.39
FRANKLIN BRANDYWINE U.S. HIGH YIELD FUND SERIES O OEMF CAD NPV SERIES O - TIS A/	2.88
Franklin ClearBridge Canadian Equity Fund O	2.75
Franklin FTSE U.S. Index ETF (FLAM)	2.48
Franklin Canadian Core Equity Fund Series O	2.39

Calendar Return (%)

As of July 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 July 31, 2025

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	0.16	2.59	0.33	4.65	4.70	1.53	2.04

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 %

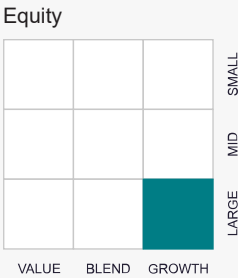
Fund Category

Global Fixed Income Balanced

Portfolio Manager

Franklin Templeton Investments Corp.

Investment Style





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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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