Equitable

Target Date 2045

Currently tracking Fidelity ClearPath®2045 Portfolio

Fund Overview

Primary investments include other Fidelity funds and ETFs which generally invest in equity, fixed income and/or money market instruments. From inception to its target date in 2045 and for a period of approximately twenty years thereafter, an increasing proportion of the Fund's assets will gradually be invested in securities of fixed income and money market funds.

Product Availabilty

Equitable Generations™

Date of Inception:

November 2005

Estimated Management Expense Ratio (MER)*:

2.47%

Risk Rating

LOW	LOW TO MEDIUM	**MEDIUM**	MEDIUM TO HIGH	HIGH

As of June 30, 2026

Asset Allocation (%)



Asset	%
International Equity	42.5
US Equity	28.0
Canadian Equity	23.2
Cash and Equivalents	3.4
Commodities	1.4
Canadian Government Bonds	0.6
Canadian Corporate Bonds	0.4
Income Trust Units	0.2
Foreign Government Bonds	0.1
Other	0.2

Sector Allocation (%)



Sector	%
Technology	20.6
Financial Services	19.1
Industrial Goods	11.1
Basic Materials	6.9
Mutual Fund	6.6
Energy	5.5
Consumer Services	5.5
Healthcare	4.5
Consumer Goods	3.8
Other	16.4

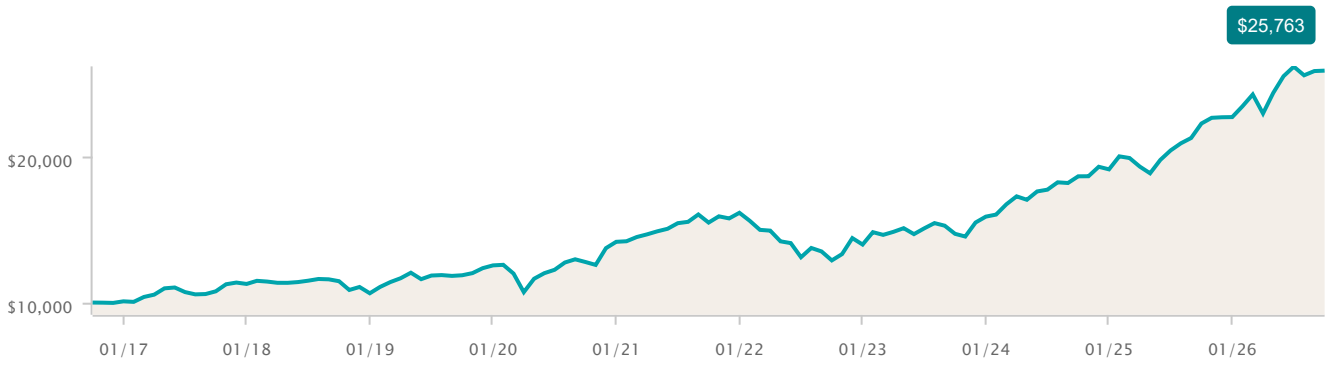
Geographic Allocation (%)



Region	%
North America	55.8
Europe	20.6
Asia	18.5
Latin America	1.7
Africa and Middle East	1.2
Other	2.2

Growth of $10,000

As of September 30, 2026



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Top 10 Holdings (%)

As of June 30, 2026

Name	%
Fidelity Emerging Markets Fund Series B	
Fidelity International Equity M-Asset Base Fd O	
Fidelity Insights Investment Trust Series O	
Fidelity Cdn Foc Equity Multi-Asset Base Fd Ser O	
BC Gwth MA Base - Ser O	
Fidelity True North Fund Series B	
Fidelity International Growth Multi-Asset Ba Fd O	
Fidelity American Disciplined Equity Fund O	
Fidelity International Value Multi-Asset Base Fd O	
Fidelity Canadian Disciplined Equity Fund Ser O	

Fund Category

2045 Target Date Portfolio

Portfolio Manager

Fidelity Investments Canada ULC

Investment Style

Equity



Calendar Return (%)

As of September 30, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	18.55	20.17	13.51	-13.32	13.86	12.69	17.66	-5.57	11.61	5.09

Compound Return (%)

As of September 30, 2026

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	0.11	-1.04	12.70	16.14	20.53	10.73	9.86

Fees

Product	Current annual LIO admin fee	Maximum annual LIO admin fee
Equitable Generations	0.00 %	0.00 %

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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.

The Linked Interest Options available with an Equitable universal life insurance policy offer exposure to both equity and fixed income markets. While Linked Interest Options may provide the potential for greater rates of return over the long term, there is an inherent risk in selecting them as investment options. Unlike the daily interest account or the guaranteed deposit accounts where there are guarantees related to the credited interest rates, investments in the Linked Interest Options are NOT GUARANTEED. It is possible to receive negative interest, which will result in a decrease to account value. Policyholders should ensure that there are always sufficient funds to cover the monthly charges, including cost of insurance, administration fees, and any riders and benefits. Interest earnings shown above do not reflect the current Linked Interest Option administration fees. The Linked Interest Option administration fees must be taken into consideration when determining interest credited or debited to the policy. Please see the policy contract for details.

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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