

Target Date 2055

Currently tracking Fidelity ClearPath®2055 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 2055 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.

Risk Rating

LOW

LOW TO MEDIUM

MEDIUM

0.1

0.1

MEDIUM TO HIGH

HIGH

Product Availabilty

Equitable Generations™

Date of Inception:

July 2014

Estimated Management Expense Ratio (MER)*:

2.49%

As of June 30, 2025

Asset Allocation (%)



Asset	%
International Equity	40.8
US Equity	30.8
Canadian Equity	23.0

Canadian Equity 23.9
Cash and Equivalents 1.9
Canadian Government Bonds 0.8
Commodities 0.8
Foreign Government Bonds 0.5
Income Trust Units 0.3

Canadian Corporate Bonds

Foreign Corporate Bonds

Sector Allocation (%)



Technology

Energy

Sector	
Financial Services	

Mutual Fund 12.9
Industrial Goods 8.6
Consumer Services 7.4
Basic Materials 5.7
Industrial Services 5.0
Healthcare 4.6
Consumer Goods 4.3

Geographic Allocation (%)



30.9

16.4

4.2

Region	%
North America	58.5
Europe	22.7
Asia	14.4
Latin America	3.0
Africa and Middle East	0.9
Multi-National	0.2
Other	0.3

Growth of \$10,000

As of September 30, 2025





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Top 10 Holdings (%)

As of June 30, 2025

Name %

Fidelity Emerging Markets Fund Series B

Fidelity International Equity M-Asset Base Fd O

Fidelity Insights Investment Trust Series O

Fidelity Canadian Disciplined Equity Fund Ser O

BC Gwth MA Base - Ser O

Fidelity True North Fund Series B

Fidelity International Growth Multi-Asset Ba Fd O

Fidelity International Value Multi-Asset Base Fd O

Fidelity American Disciplined Equity Fund O

Calendar Return (%)

Can Focused Eq MA Base -O

As of September 30, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	20.11	13.46	-13.36	13.83	12.69	17.63	- 5.58	11.62	5.07	4.48

Compound Return (%)

As of September 30, 2025

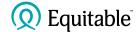
Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	4.64	8.97	15.17	19.21	19.72	11.58	8.96

Fees

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

2045+ Target Date Portfolio Portfolio Manager Fidelity Investments Canada ULC Investment Style Equity

BLEND GROWTH



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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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