

# **Accumulative Income Fund**

#### **Fund Overview**

This Fund is managed by The Equitable Life Insurance Company of Canada and invests exclusively in the MFS Canadian Fixed Income Fund.

#### **Risk Rating**

LOW

LOW TO

MEDIUM

MEDIUM TO HIGH

HIGH

#### **Product Availabilty**

Direction 2000

#### Date of Inception:

November 1969

#### Net Asset Value per Unit:

**\$50.94** (10/31/2025) Change: \$0.03 (0.07%)

Estimated Management Expense Ratio (MER)\*:

0.38%

As of August 31, 2025

#### **Asset Allocation (%)**



Asset	%
<ul> <li>Canadian Government Bonds</li> </ul>	59.3
<ul> <li>Canadian Corporate Bonds</li> </ul>	37.5
<ul> <li>Cash and Equivalents</li> </ul>	1.3
<ul> <li>Foreign Government Bonds</li> </ul>	0.7
<ul><li>Canadian Bonds - Other</li></ul>	0.7
Mortgages	0.5

# **Sector Allocation (%)**



Sector	70
Fixed Income	97.8
<ul><li>Cash and Cash Equivalent</li></ul>	1.3
<ul><li>Financial Services</li></ul>	0.9

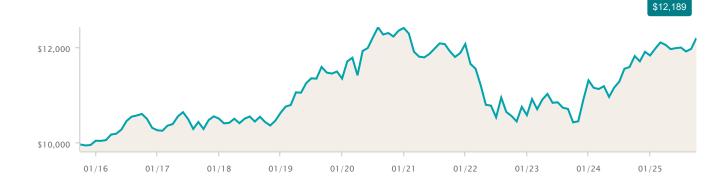
### **Geographic Allocation (%)**

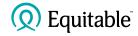


Region	%
North America	99.3
Europe	0.7

#### Growth of \$10,000

As of September 30, 2025





# **Accumulative Income Fund**

Top 10 Holdings (%)	As of August 31, 2025
Name	%
Canada Government 2.75% 01-Mar-2030	10.83
Canada Government 3.25% 01-Jun-2035	9.68
Canada Government 2.75% 01-May-2027	3.35
Quebec Province 1.90% 01-Sep-2030	3.33
Ontario Province 2.65% 02-Dec-2050	3.13
Alberta Province 2.05% 01-Jun-2030	3.11
British Columbia Province 3.55% 18-Jun-2033	2.92
Ontario Province 1.90% 02-Dec-2051	2.46
Ontario Province 3.50% 02-Jun-2043	1.88

## Calendar Return (%)

Alberta Province 2.90% 20-Sep-2029

Period 2024 2023 2022 2021 2020 2019 2018 2017 2016 2015 Fund 4.60 6.88 -12.34 -2.72 9.34 6.77 1.14 2.38 2.17 2.65

# **Compound Return (%)**

As of September 30, 2025

As of September 30, 2025

1.80

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	1.89	1.65	1.17	3.19	4.90	-0.17	2.04

## **Fees**

Product	Current annual LIO admin fee	Maximum annual LIO admin fee
Direction 2000	0.00 %	1.80 %

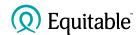
# Fund Category Canadian Fixed Income Portfolio Manager MFS Investment Management Canada Ltd. Investment Style Fixed Income

LOW

LONG

SHORT

MID



# **Accumulative Income Fund**

\* 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.

Any amount that is allocated to a segregated fund is invested at the risk of the contract holder and may increase or decrease in value. Segregated fund values change frequently, and past performance does show what will happen in the future. Investors do not purchase an interest in underlying securities or funds, but rather, an individual variable insurance contract issued by The Equitable Life Insurance Company of Canada. There are risks involved with investing in segregated funds. Please read the Contract and Information Folder before investing for a description of risks relevant to each segregated fund and for a complete description of product features and guarantees. Copies of the Contract and Information Folder are available from your financial advisor or equitable ca

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. All returns are net returns, i.e. they reflect changes in unit values, reinvested distributions, management fees, and applicable administration fees.

Unit values are not guaranteed and fluctuate with the market value of the fund assets

Equitable's universal life insurance products are not issued, sponsored, sold, promoted, or endorsed by: Toronto Stock Exchange, the McGraw-Hill companies, Inc., Franklin Templeton Investments, Mackenzie Financial Corporation, 1832 Asset Management LP, Invesco Canada Ltd, S&P Dow Jones Indices LLC or its affiliates, Dow Jones Trademark Holdings LLC, Nasdaq, Inc. or its affiliates, Standard & Poor's Financial Services LLC, S&P Global, Fidelity Investments Canada ULC, or Stoxx Ltd. None of these entities or their affiliates make any representation or warranty, expressed or implied, whatsoever regarding the advisability of selecting any Linked Interest Options, making any investment with The Equitable Life Insurance Company of Canada, or acquiring a universal life insurance policy issued by Equitable. As such, none of these entities have any association, liability, or responsibility with respect to Equitable's universal life insurance products, nor do they have any liability for any errors, omissions, or interruptions of the index or fund which they manage.

This information is being provided to you for general information purposes only. Equitable and its representatives have no control over the function or design of the software which has assembled these reports and they may contain inaccurate or outdated data.

#### TRADEMARK NOTES

Equitable, Equitable Life, and Equitable Life of Canada are trademarks of The Equitable Life Insurance Company of Canada.