



American Equity Index (ESG)

Currently tracking S&P 500[®] ESG Total Return Index

Fund Overview

The tracked index objective is to replicate, to the extent reasonably possible and before fees and expenses, the performance of the S&P 500 ESG Index. The index invests, directly or indirectly, primarily in equity securities of companies listed in the United States that meet sustainability criteria.

Product Availability

Equitable Generations™

Date of Inception:

April 2010

Risk Rating



As of March 31, 2025

Asset Allocation (%)³



Asset	%
US Equity	95.6
International Equity	3.6
Cash and Equivalents	0.7
Canadian Equity	0.1

³ Determined based on the holdings of a fund that tracks the index and may differ from the asset allocation of the index.

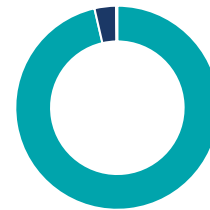
Sector Allocation (%)⁴



Sector	%
Technology	41.6
Financial Services	14.5
Healthcare	11.5
Consumer Services	7.4
Consumer Goods	7.4
Industrial Goods	4.5
Energy	4.4
Industrial Services	3.4
Real Estate	2.8
Telecommunications	2.5

⁴ Determined based on the holdings of a fund that tracks the index and may differ from the sector allocation of the index.

Geographic Allocation (%)⁵

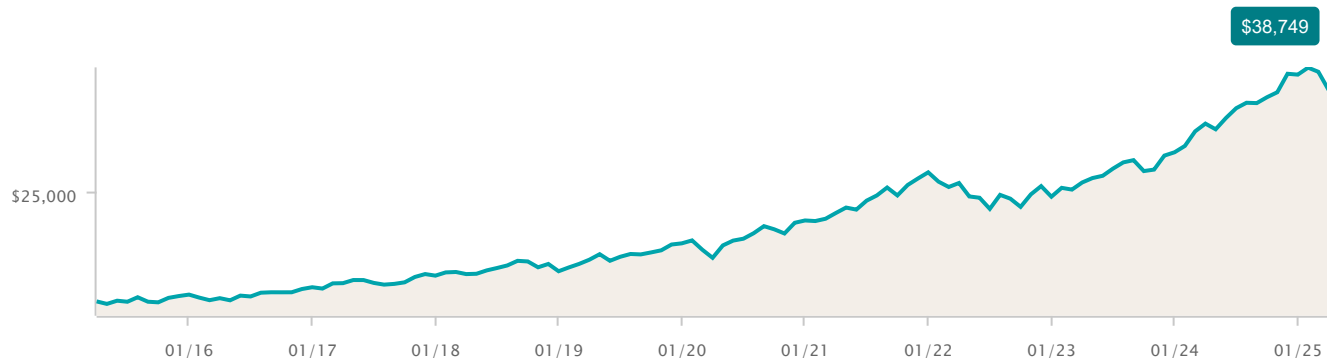


Region	%
North America	96.4
Europe	3.4
Latin America	0.2

⁵ Determined based on the holdings of a fund that tracks the index and may differ from the geographic allocation of the index.

Growth of \$10,000

As of March 31, 2025





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Top 10 Holdings (%)⁶

As of March 31, 2025

Name	%
Apple Inc	10.07
Microsoft Corp	8.42
NVIDIA Corp	8.01
Alphabet Inc Cl A	2.72
Alphabet Inc Cl C	2.23
Tesla Inc	2.19
JPMorgan Chase & Co	2.07
Eli Lilly and Co	1.96
Visa Inc Cl A	1.82
Exxon Mobil Corp	1.56

⁶ Determined based on the top 10 holdings of a fund that tracks the index and may differ from the top 10 holdings of the index.

Calendar Return (%)

As of March 31, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	34.93	24.99	-12.05	31.22	17.43	26.99	4.45	13.30	9.19	19.93

Compound Return (%)

As of March 31, 2025

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	-6.00	-5.12	2.61	13.41	14.11	19.51	14.55

Fees

Product	Current annual LIO admin fee	Maximum annual LIO admin fee
Equitable Generations	1.75 %	1.75 %

Portfolio Manager

S&P Index Committee

Investment Style

Equity





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 Sustainable Investments include investments that intend to apply one or more ESG (Environmental, Social and Governance) principles in their investment strategy.

* 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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