



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/TSX® Composite ESG Index. The index invests, directly or indirectly, primarily in equity securities of companies listed on the TSX meeting sustainability criteria.

Risk Rating



As of June 30, 2025

Asset Allocation (%)³



Asset	%
Canadian Equity	98.6
Income Trust Units	0.8
Cash and Equivalents	0.6

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	%
Financial Services	40.1
Basic Materials	16.8
Energy	12.2
Industrial Services	10.6
Consumer Services	5.2
Real Estate	4.1
Utilities	3.7
Technology	3.1
Telecommunications	2.8
Consumer Goods	1.4

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

Product Availability

Equitable Generations™

Date of Inception:

July 2020

Geographic Allocation (%)⁵

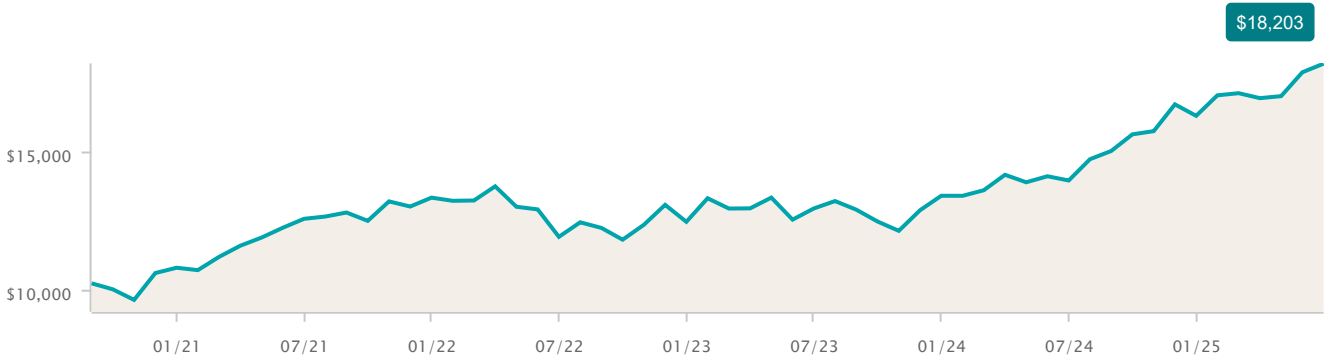


Region	%
North America	100.0

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 June 30, 2025





Canadian Equity Index (ESG)

Currently tracking S&P/TSX® Composite ESG Total Return Index

Top 10 Holdings (%)⁶

As of June 30, 2025

Name	%
Royal Bank of Canada	10.89
Enbridge Inc	5.77
Bank of Montreal	4.69
Canadian Pacific Kansas City Ltd	4.32
Bank of Nova Scotia	4.02
Canadian Imperial Bank of Commerce	3.94
Agnico Eagle Mines Ltd	3.50
Canadian National Railway Co	3.37
Manulife Financial Corp	3.20
TC Energy Corp	3.00

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 June 30, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	21.67	7.60	-6.59	23.62	-	-	-	-	-	-

Compound Return (%)

As of June 30, 2025

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr
Fund	1.76	7.40	11.63	30.42	15.19	-	-

Fees

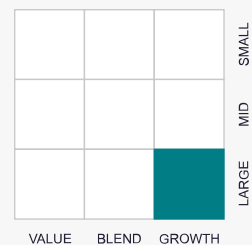
Product	Current annual LIO admin fee	Maximum annual LIO admin fee
Equitable Generations	1.75 %	1.75 %

Portfolio Manager

S&P/TSX Canadian Index Committee

Investment Style

Equity





Canadian Equity Index (ESG)

Currently tracking S&P/TSX® Composite ESG Total Return Index

 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.

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.

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.

S&P - The S&P 500® Total Return Index, S&P/TSX®60 Total Return Index, S&P 500® ESG Total Return Index, S&P/TSX®Comp ESG Total Return Index (the "Underlying Funds/Indices") are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and S&P Global or its affiliates and has been licensed for use by The Equitable Life Insurance Company of Canada. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by The Equitable Life Insurance Company of Canada. The American Equity Index, Canadian Equity Index, American Equity Index (ESG), Canadian Equity Index (ESG) Linked Interest Options under Equitable's universal life insurance products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, or S&P Global or its affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the Underlying Funds/Indices.