

# EMPIRE LIFE

## EMBLEM MODERATE GROWTH PORTFOLIO



### Series A Mutual Fund as of November 30, 2018

#### PORTFOLIO MANAGER

Empire Life Investment Team

#### FUND FACTS

Asset Class	Portfolio Funds
Size (Mill)	\$32.3
Inception	January 9, 2012
MER (2017)	2.36 %
Total Holdings	346

#### ASSET MIX

Canadian Equity	42.2 %
Bond	25.5 %
US Equity	14.0 %
International Equity	12.2 %
Cash	6.0 %
Other	0.1 %

#### SECTOR MIX

Financials	26.0 %
Energy	14.7 %
Industrials	12.5 %
Consumer Discretionary	8.9 %
Materials	7.9 %
Consumer Staples	7.7 %
Communication Services	7.5 %
Information Technology	6.6 %
Health Care	4.1 %
Real Estate	2.8 %
Utilities	1.3 %

#### TOP 10 HOLDINGS

CANADA HOUSING TRUST 1.25% 15DEC20	3.1 %
ROYAL BANK OF CANADA	2.6 %
TORONTO-DOMINION BK (I/L)	2.5 %
BANK OF NOVA SCOTIA CAD	2.4 %
ROYAL BK OF CANADA 1.7% 03DEC18 TD	1.8 %
BANK OF MONTREAL (I/L)	1.8 %
BROOKFIELD ASSET MANAGEMENT INC CL A	1.7 %
SHAW COMMUNICATION INC CLASS B	1.7 %
DOWDUPONT INC	1.7 %
ALIMENTATION COUCHE-TARD CLB	1.6 %
<b>Total of Top 10</b>	<b>20.9 %</b>

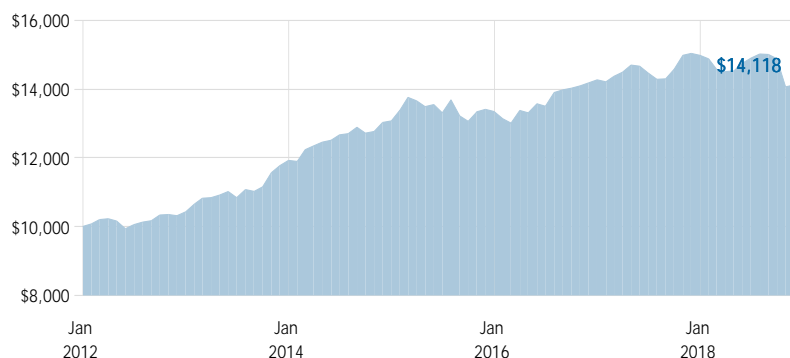
#### WHY INVEST IN THIS FUND

You are seeking growth and income by investing primarily in equity and fixed income securities, with a target equity allocation of 65%

#### RISK TOLERANCE



#### GROWTH OF \$10,000 - SINCE INCEPTION



For Illustration Purposes Only

#### COMPOUND ANNUAL RETURNS (%)

1 mo	3 mo	YTD	1 yr	3 yr	5 yr	10 yr	Inception
0.39	-5.91	-5.75	-6.11	1.73	3.70		5.13

#### CALENDAR YEAR RETURNS (%)

2010	2011	2012	2013	2014	2015	2016	2017
			14.34	9.63	2.09	6.90	4.99

#### RECENT DISTRIBUTIONS

Dec-2017	Jan-2018	Feb-2018	Mar-2018	Apr-2018	May-2018
0.2474	n/a	n/a	n/a	n/a	n/a
Jun-2018	Jul-2018	Aug-2018	Sep-2018	Oct-2018	Nov-2018
n/a	n/a	n/a	n/a	n/a	n/a

#### FUND CODES

	Series A	Series F	Series T6	Series T8
Front End Load	ELM8501	ELM8503	ELM8506	ELM8508
Deferred Sales Charge	ELM8571	N/A	ELM8576	ELM8578
Low Load	ELM8531	N/A	ELM8536	ELM8538

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## About Empire Life Investments Inc.

We are an investment management company focused on managing investment solutions for Canadians. We believe that we can build your wealth by focusing on high-quality, attractively valued securities over the long term using a conservative and disciplined approach. Empire Life Investments is a wholly-owned subsidiary of The Empire Life Insurance Company, which has been managing investments for Canadians for over 50 years\*.

## Contact Information

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\* Since 2012, the investment management services have been provided through Empire Life Investments Inc.

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