EMPIRE LIFE CONSERVATIVE PORTFOLIO FUND

Class A Segregated Funds as at March 31, 2019

INVESTMENT MANAGEMENT
Empire Life Investment Team

WHY INVEST IN THIS FUND
You are seeking growth and income by investing primarily in equity and fixed income investment funds, with a target equity allocation of 35%

RISK TOLERANCE

low  low to medium  medium  medium to high  high

GROWTH OF $10,000

For Illustration Purposes Only

TOP 10 HOLDINGS

CANADA HOUSING TRUST 1.25% 15DEC20 2.9 %
ROYAL BANK OF CANADA 1.7% 01APR19 TD 2.5 %
SCOTIABANK CAP 5.65% 31DEC56 1.4 %
NOVA SCOTIA PROVINCE CDA NON-CALL DEBENT 1.4 %
PROVINCE OF QUEBEC CANADA 3.5% 01DEC45 1.3 %
BANK OF NOVA SCOTIA CAD 1.3 %
TORONTO-DOMINION BK (I/L) 1.2 %
NEW BRUNSWICK PROV DEBE 3.55% 03JUN43 1.2 %
CANADA HOUSING TRUST 2.4% 15DEC22 1.2 %
ROYAL BANK OF CANADA 1.1 %
Total of Top 10 15.5 %

FUND CODES

Deferred Sales Charge
Class A  ECF0580
Class B  ECF2580
Class C  ECF3580
Class D  N/A
Class E  N/A

Front End Load
Class A  N/A
Class B  ECF2080
Class C  ECF3080
Class D  ECF4080
Class E  ECF5080

Low Load
Class A  N/A
Class B  ECF2280
Class C  ECF3280
Class D  N/A
Class E  N/A

No Load
Class A  ECF0780
Class B  N/A
Class C  N/A
Class D  N/A
Class E  N/A

Fee For Service
Class A  N/A
Class B  N/A
Class C  N/A
Class D  N/A
Class E  N/A

Maturity/Death Benefit (%)
Class A 75/100
Class B 75/100
Class C 100/100
Class D 75/100
Class E 100/100
FUND CODES

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CONTACT INFORMATION

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WHY INVEST IN EMPIRE LIFE

- Proudly Canadian, celebrating over 90 years of serving Canadians
- Over 50 years in experience managing segregated funds
- Disciplined, value-oriented, long term investment management approach

Empire Life will endeavour to ensure the information presented is accurate and updated, but will not be held liable for inaccuracies. A description of the key features of the individual variable insurance contract is contained in the Information Folder for the product being considered. Any amount that is allocated to a Segregated Fund is invested at the risk of the contract owner and may increase or decrease in value. ** Annual Compound Returns: Returns under 1 year are simple rates of return. All others are annual compound rates of return. All returns are calculated after taking expenses, management and administration fees into account. Past performance is no guarantee of future performance. ® Registered Trademark of The Empire Life Insurance Company. Policies are issued by The Empire Life Insurance Company.

* Empire Life Investments Inc. is the portfolio manager of the Empire Life segregated funds and is a wholly owned subsidiary of The Empire Life Insurance Company.

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