

# Concordia Money Market Fund — Class A



March 31, 2025

## Fund Details

**Inception Date :** June 1, 1992

**Net Assets :** \$54.57 thousand

**Fund Manager <sup>1</sup> :**

Empire Life Investments Inc.

**Min. Investment :**

\$500 single deposit, \$25 regular deposits

**MER :** 0.79%

**Asset class :** Canadian Money Market

<sup>1</sup> Empire Life Investments Inc. is the Portfolio Manager of certain Empire Life segregated funds and is a wholly owned subsidiary of The Empire Life Insurance Company.

## Portfolio Manager(s)

Empire Life Investment Team

Empire Life Investment Team

## Why Invest

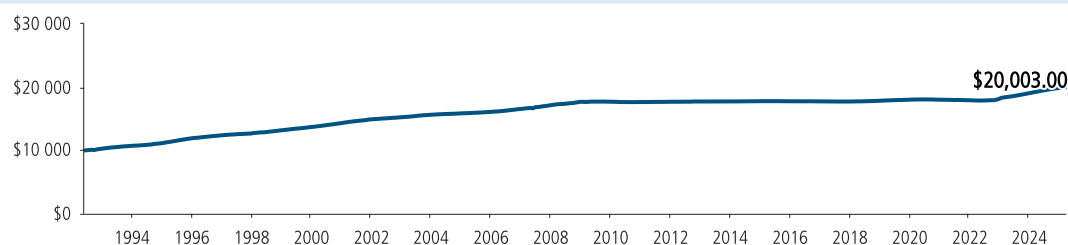
You are seeking income by investing primarily in Canadian money market securities

## Risk: Low



## Growth of \$10,000 As at March 31, 2025

Investment value: **\$20,003.00 at March 31, 2025**



## Compound Returns <sup>2</sup> As at March 31, 2025

Series	1 mth	3 mths	6 mths	YTD	1 year	3 years	5 years	10 years	psi
Concordia Money Market Fund Class A	0.22%	0.70%	1.58%	0.70%	3.88%	3.78%	2.09%	1.18%	2.13%

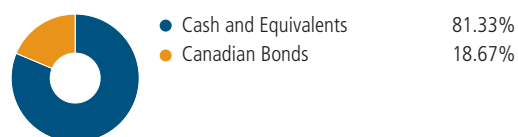
<sup>2</sup> Annual Compound Returns: Returns under 1 year are simple rates of return. All others are annual compound rates of return. All returns are calculated after taking expenses, management and administration fees into account. Past performance is no guarantee of future performance.

## Calendar Returns As at March 31, 2025

Series	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Concordia Money Market Fund Class A	-0.05%	-0.10%	-0.13%	0.69%	0.91%	0.02%	-0.48%	1.13%	4.95%	4.38%

## Portfolio Allocations As at March 31, 2025

### Asset Allocation



### Top 10 Holdings

Name	Weight
HYDRO ONE INC 17APR25 DN	4.84%
BNP PARIBAS CDA 07APR25 BDN	3.33%
VANCOUVER SAVING CU 13MAY25 BDN	3.32%
ENBRIDGE INC 29APR25 DN	3.17%
HYDRO ONE INC 05JUN25 DN	3.16%
ENBRIDGE INC 01APR25 DN	3.03%
ONTARIO TEACH FIN TRST 04SEP25 DN	2.92%
BNP PARIBAS (CA) 10JUN25 BDN	2.86%
HONDA CANADA FIN 16JUN25 DN	2.78%
INTER PIPELINE 03APR25 DN	2.72%

**Fund codes**

Series	Deferred Sales Charge
Class A	ECFCloseFundsAMKT-a

\* NOTE: Effective May 29, 2023, the Deferred Sales Charge (DSC) and Low Load (LL) Purchase Fee Options are no longer available for new deposits. Switches between funds purchased with the same Purchase Fee Option will continue to be allowed.

® Registered trademark of The Empire Life Insurance Company. Policies are issued by The Empire Life Insurance Company.

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.**

**The Empire Life Insurance Company**

259 King St. E., Kingston, Ontario, K7L 3A8 • [info@empire.ca](mailto:info@empire.ca)

