

Empire Life Asset Allocation GIF — Class M



February 28, 2026

Fund Details

Inception Date : November 3, 2014

Net Assets : \$1.22 billion

Fund Manager ¹ :

Empire Life Investments Inc.

Min. Investment :

\$1,000 initial, \$50 per fund

MER : 3.19%

Asset class : Tactical Balanced

Management Fee : 2.20%

¹ 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)

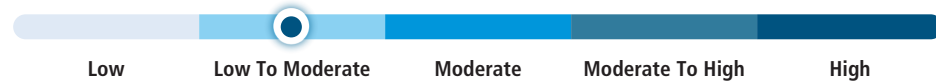
Greg Chan

Portfolio Manager, Canadian Equities

Why Invest

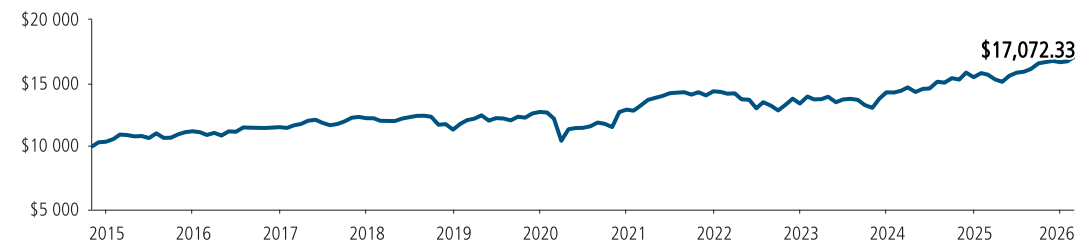
You are seeking growth and income by investing in a tactical mix of primarily Canadian equity and fixed income securities, with a target equity allocation of 65%

Risk: Low to Medium



Growth of \$10,000 As at February 28, 2026

Investment value: **\$17,072.33** at February 27, 2026



Compound Returns ² As at February 28, 2026

Series	1 mth	3 mths	6 mths	YTD	1 year	3 years	5 years	10 years	psi
Empire Life Asset Allocation GIF Class M	2.14%	1.97%	5.96%	2.57%	9.00%	7.60%	5.29%	4.59%	4.84%

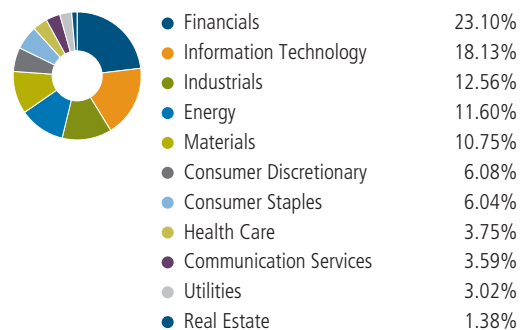
² Annual Compound Returns: Returns under 1 year are simple rates of return. All others are annual compound rates of return. All returns are calculated after taking expenses, management and administration fees into account. Past performance is no guarantee of future performance.

Calendar Returns As at February 28, 2026

Series	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Empire Life Asset Allocation GIF Class M	2.90%	6.15%	-7.42%	12.37%	1.45%	11.23%	-6.77%	6.60%	8.38%	7.69%

Portfolio Allocations As at February 28, 2026

Sector Allocation



Asset Allocation



Top 10 Holdings

Name	Weight
EMPIRE LIFE AMERICAN GROWTH GIF CLASS F	5.87%
Agnico Eagle Mines Limited	2.07%
Royal Bank of Canada	1.97%
ENBRIDGE PIPELINE 02MAR26 DN	1.49%
Barrick Gold Corporation	1.36%
Alimentation Couche-Tard Inc. Com	1.28%
Lightspeed Commerce Inc. Sub Vtg Shs	1.21%
Toronto-Dominion Bank	1.20%
Shopify Inc. Cl A Sub Vtg Shs	1.12%
Franco-Nevada Corporation Com	0.93%

Fund codes

Series	Front-end load	Low load *	No load	Deferred Sales Charge *
Class M	ECF13040	ECF13240	ECF13340	ECF13540

* 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.

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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

