

Empire Life Emblem Balanced Portfolio GIF — Class Q



April 30, 2026

Fund Details

Inception Date : November 3, 2014

Net Assets : \$193.63 million

Fund Manager ¹ :

Empire Life Investments Inc.

Min. Investment :

\$10,000 initial, \$100 per fund

MER : 2.37%

Asset class :

Canadian Neutral Balanced

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)

Empire Life Investment Team

Empire Life Investment Team

Why Invest

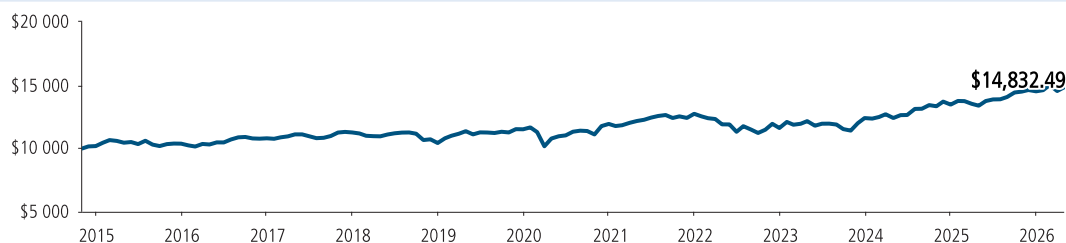
You are seeking growth and income by investing primarily in equity and fixed income securities, with a target equity allocation of 50%

Risk: Low to Medium



Growth of \$10,000 As at April 30, 2026

Investment value: **\$14,832.49** at April 30, 2026



Compound Returns ² As at April 30, 2026

Series	1 mth	3 mths	6 mths	YTD	1 year	3 years	5 years	10 years	psi
Empire Life Emblem Balanced Portfolio GIF Class Q	2.05%	1.57%	2.35%	2.22%	10.88%	6.85%	4.04%	3.70%	3.49%

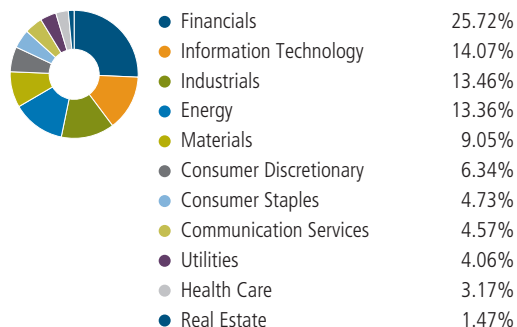
² Annual Compound Returns: Returns under 1 year are simple rates of return. All others are annual compound rates of return. All returns are calculated after taking expenses, management and administration fees into account. Past performance is no guarantee of future performance.

Calendar Returns As at April 30, 2026

Series	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Empire Life Emblem Balanced Portfolio GIF Class Q	4.07%	4.27%	-7.39%	10.38%	3.68%	6.71%	-8.81%	6.77%	8.57%	7.78%

Portfolio Allocations As at April 30, 2026

Sector Allocation



Asset Allocation



Top 10 Holdings

Name	Weight
Royal Bank of Canada	2.19%
Toronto-Dominion Bank	1.73%
ENBRIDGE PIPELINE 01MAY26 DN	1.57%
Agnico-Eagle Mines Ltd. Com	1.30%
Alimentation Couche-Tard Inc. Com	1.02%
Bank of Montreal	1.00%
Gov. of Canada, 2.75%, 12/1/2055	0.98%
Amazon.com Inc. Com	0.98%
Intact Financial Corporation Com	0.96%
Canadian Natural Resources Ltd. Com	0.90%

Fund codes

Series	Front-end load	Front-end load joint	Low load	Low load joint	Deferred Sales Charge *	Back-end load joint
Class Q	ECF00831	ECF00832	ECF02831	ECF02832	ECF05831	ECF05832

* 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

