

Empire Life Emblem Global Conservative Portfolio GIF — Class U



February 28, 2026

Fund Details

Inception Date : May 28, 2018

Net Assets : \$46.98 million

Fund Manager 1 :

Empire Life Investments Inc.

Min. Investment :

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

MER : 1.27%

Asset class :

Global Fixed Income Balanced

Management Fee : 1.10%

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 global equity and fixed income securities, with a target equity allocation of 30%

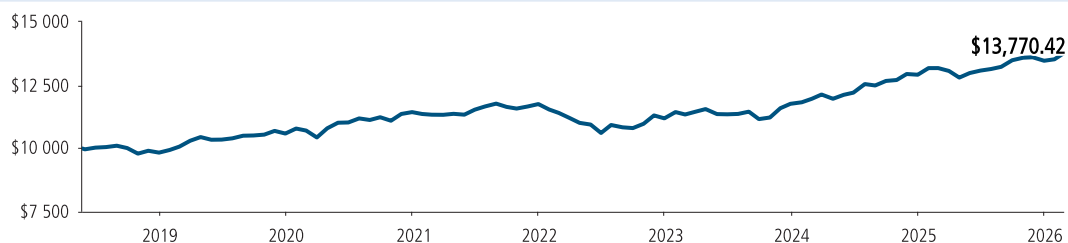
Risk: Low



Growth of \$10,000

As at February 28, 2026

Investment value: **\$13,770.42** 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 Emblem Global Conservative Portfolio GIF Class U	1.85%	1.25%	4.15%	2.29%	4.54%	6.69%	3.97%	—	4.20%

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 Emblem Global Conservative Portfolio GIF Class U	—	—	—	7.65%	8.00%	2.78%	-4.80%	5.13%	9.77%	4.27%

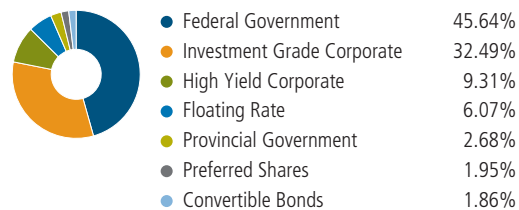
Portfolio Allocations

As at February 28, 2026

Asset Allocation



Bond Type



Top 10 Holdings

Name	Weight
Gov. of Canada, 1.75%, 12/1/2053	6.55%
ROYAL BK OF CAD 2.15% 02MAR26 TD	5.89%
Gov. of Canada, 4%, 5/1/2026	5.40%
Gov. of Canada, 3%, 6/1/2034	2.58%
Canada Housing Trust 1.750% June 15, 2030	2.12%
Gov. of Canada, 2.5%, 12/1/2032	2.09%
Government of Canada 2.000% June 1, 2028	2.08%
Oracle Corp., 1.65%, 3/25/2026	2.04%
Gov. of Canada, 3.25%, 6/1/2035	1.90%
Gov. of Canada, 2%, 6/1/2032	1.56%

Fund codes

Series	F-Class/Fee For Service (Nominee Name)	F-Class/Fee For Service (Client Name)
Class U	ECF11791	ECF11891

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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

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