

Empire Life Income — Class H

April 30, 2025



Fund Details

Inception Date : October 20, 2008

Net Assets : \$328.83 million

Fund Manager ¹ :

Empire Life Investments Inc.

Min. Investment :

\$250,000 initial, \$500 per fund

MER : 1.53%

Asset class :

Canadian Fixed Income 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

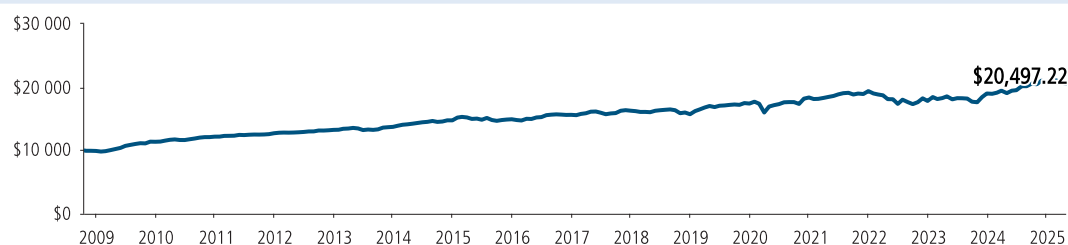
You are seeking growth and income by investing in a strategic mix of primarily Canadian equity and fixed income securities.

Risk: Low



Growth of \$10,000 As at April 30, 2025

Investment value: **\$20,497.22 at April 30, 2025**



Compound Returns ² As at April 30, 2025

Series	1 mth	3 mths	6 mths	YTD	1 year	3 years	5 years	10 years	psi
Empire Life Income GIF Class H	-1.23%	-2.79%	0.24%	-0.93%	7.59%	4.22%	3.89%	3.18%	4.44%

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, 2025

Series	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Empire Life Income GIF Class H	1.16%	4.70%	4.18%	-3.41%	10.72%	5.51%	5.48%	-8.02%	6.58%	8.93%

Portfolio Allocations As at April 30, 2025

Asset Allocation



Bond Type



Top 10 Holdings

Name	Weight
ROYAL BK OF CAD 2.65% 01MAY25 TD	3.91%
Gov. of Canada, 2.75%, 12/1/2055	1.37%
Gov. of Canada, 2%, 6/1/2032	1.37%
Province of Ontario, 3.8%, 12/2/2034	1.33%
Royal Bank of Canada	1.25%
Province of Ontario 2.900% December 2, 2046	1.10%
Gov. of Canada, 2.5%, 12/1/2032	0.93%
Province of New Brunswick 3.550% June 3, 2043	0.93%
Canada Housing Trust No.1, 1.6%, 12/15/2031	0.92%
Microsoft Corporation	0.90%

Fund codes

Series	Front-end load
Class H	ECF8025

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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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