

# Empire Life Moderate Growth Portfolio Fund — Class H



July 31, 2025

## Fund Details

**Inception Date :** October 20, 2008

**Net Assets :** \$303.63 million

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

Empire Life Investments Inc.

**Min. Investment :**

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

**MER :** 1.64%

**Asset class :**

Canadian Equity Balanced

<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

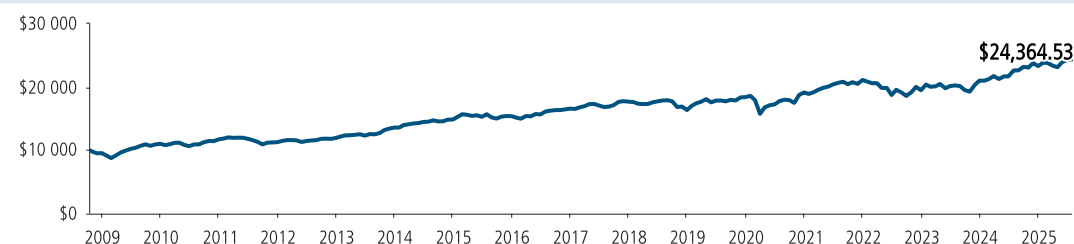
You are seeking growth and income by investing primarily in equity and fixed income investment funds, with a target equity allocation of 65%

## Risk: Low to Medium



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

Investment value: **\$24,364.53 at July 31, 2025**



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

Series	1 mth	3 mths	6 mths	YTD	1 year	3 years	5 years	10 years	psi
Empire Life Moderate Growth Portfolio Fund Class H	0.40%	5.41%	2.17%	4.56%	7.73%	7.60%	6.50%	4.50%	5.45%

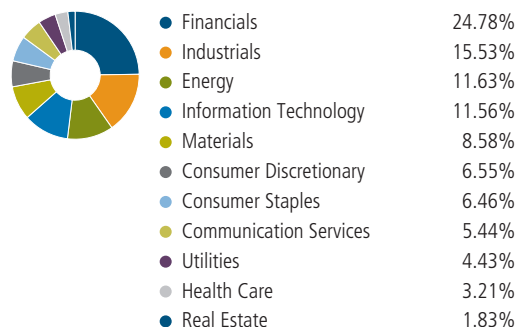
<sup>2</sup> Annual Compound Returns: Returns under 1 year are simple rates of return. All others are annual compound rates of return. All returns are calculated after taking expenses, management and administration fees into account. Past performance is no guarantee of future performance.

## Calendar Returns As at July 31, 2025

Series	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Empire Life Moderate Growth Portfolio Fund Class H	3.65%	7.69%	6.62%	-7.51%	12.49%	4.03%	10.28%	-7.69%	7.73%	10.99%

## Portfolio Allocations As at June 30, 2025

### Sector Allocation



### Asset Allocation



### Top 10 Holdings

Name	Weight
Royal Bank of Canada	2.52%
Toronto-Dominion Bank	1.99%
ROYAL BK OF CAD 2.65% 02JUL25 TD	1.55%
Canadian Pacific Railway Limited	1.16%
Bank of Montreal	1.15%
Canadian Natural Resources Limited	1.12%
Agnico Eagle Mines Limited	1.09%
Gov. of Canada, 2.75%, 12/1/2055	1.06%
Alimentation Couche-Tard Inc. Com	1.06%
Brookfield Asset Management Inc. 'A'	1.03%

### Underlying Fund Holdings

Name	Weight
Empire Life Bond Fund	33.66%
Empire Life Canadian Equity Fund	20.56%
Empire Life Dividend Growth Fund	19.98%
Empire Life International Equity Fund	10.21%
Empire Life American Value Fund	9.59%
Empire Life Small Cap Equity Fund	5.09%
ROYAL BK OF CAD 2.65% 02JUL25 TD	0.88%

### Fund codes

Series	Front-end load
Class H	ECF8088

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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](mailto:info@empire.ca)

