

Empire Life U.S. Equity Index Fund — Class B



July 31, 2025

Fund Details

Inception Date : September 5, 2006

Net Assets : \$61.87 million

Fund Manager ¹ :

Empire Life Investments Inc.

Min. Investment :

\$1,000 initial, \$500 per fund

MER : 2.71%

Asset class : U.S. Equity

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)

Ian Fung

Portfolio Manager, Fixed Income

Empire Life Investment Team

Empire Life Investment Team

Why Invest

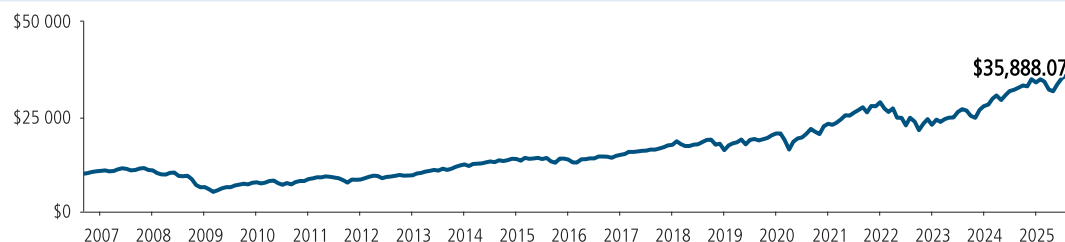
You are seeking growth within a tax sheltered account by investing primarily in S&P 500 futures contracts or exchange traded funds to track the performance of the S&P 500 index

Risk: Medium



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

Investment value: **\$35,888.07 at July 31, 2025**



Compound Returns ² As at July 31, 2025

Series	1 mth	3 mths	6 mths	YTD	1 year	3 years	5 years	10 years	psi
Empire Life U.S. Equity Index Fund Class B	2.23%	13.29%	3.01%	5.55%	11.80%	13.23%	11.84%	9.77%	6.99%

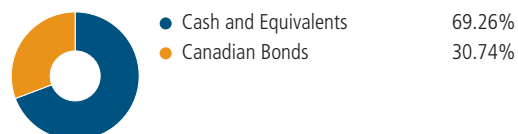
² Annual Compound Returns: Returns under 1 year are simple rates of return. All others are annual compound rates of return. All returns are calculated after taking expenses, management and administration fees into account. Past performance is no guarantee of future performance.

Calendar Returns As at July 31, 2025

Series	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Empire Life U.S. Equity Index Fund Class B	-1.09%	9.03%	17.61%	-7.89%	27.07%	12.46%	24.49%	-20.64%	21.41%	22.52%

Portfolio Allocations As at July 31, 2025

Asset Allocation



Top 10 Holdings

Name	Weight
Gov. of Canada, 1/28/2026	12.81%
ONTARIO POWER GEN 26NOV25 DN	4.82%
MANULIFE BANK 07AUG25 BDN	3.24%
MUNI FIN AUTH BC 27AUG25 DN	3.24%
ENBRIDGE INC 02SEP25 DN	3.24%
MANULIFE BANK 12NOV25 BDN	3.22%
ONTARIO POWER GEN 19NOV25 DN	3.22%
SUMITOMO BK CANADA 22SEP25 BDN	2.42%
FED DES CAISSES DESJ 21OCT25 BDN	2.42%
SUMITOMO BK CORP OF CDA 23OCT25 BDN	2.42%

Fund codes

Series	Front-end load	Low load *	Deferred Sales Charge *
Class B	ECF2065	ECF2265	ECF2565

* 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

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