

# Empire Life Vanguard Balanced ETF Portfolio GIF - Class L



April 30, 2026

## Fund Details

**Inception Date :** October 28, 2024

**Net Assets :** \$65.75 million

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

Empire Life Investments Inc.

**Secondary Fund Manager :**

Vanguard Investments Canada Inc.

**Min. Investment :**

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

**MER <sup>\*</sup> :** 2.45%

**Asset class :** Global Neutral Balanced

**Management Fee :** 1.65%

\* The MER is estimated as the fund is less than 12 months old.

<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

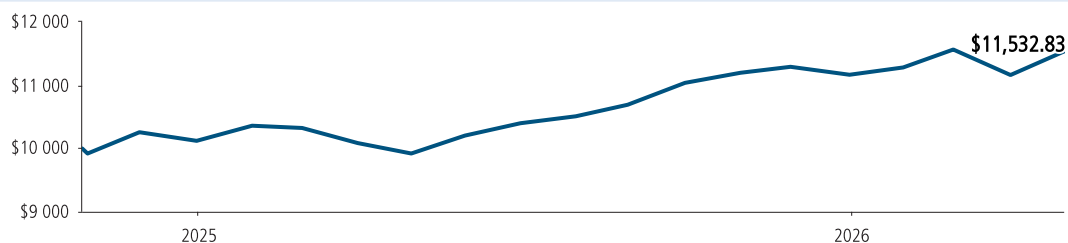
You are seeking long-term growth with a moderate level of income and are willing to accept a low to medium level of risk.

## Risk: Low to Medium



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

Investment value: **\$11,532.83 at April 30, 2026**



## Compound Returns <sup>2</sup> As at April 30, 2026

| Series  | 1 mth | 3 mths | 6 mths | YTD   | 1 year | 3 years | 5 years | 10 years | psi   |
|---|-------|--------|--------|-------|--------|---------|---------|----------|-------|
| Empire Life Vanguard Balanced ETF Portfolio GIF Class L | 3.35% | 2.25%  | 3.02%  | 3.30% | 16.26% | —       | —       | —        | 9.95% |

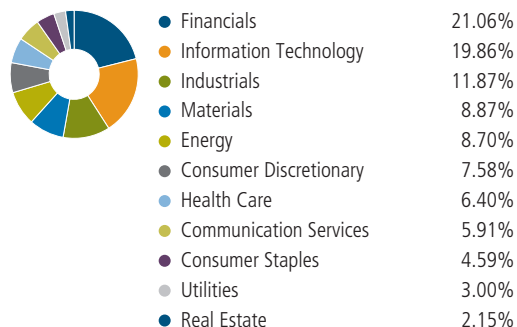
<sup>2</sup> Annual Compound Returns: Returns under 1 year are simple rates of return. All others are annual compound rates of return. All returns are calculated after taking expenses, management and administration fees into account. Past performance is no guarantee of future performance.

## Calendar Returns As at April 30, 2026

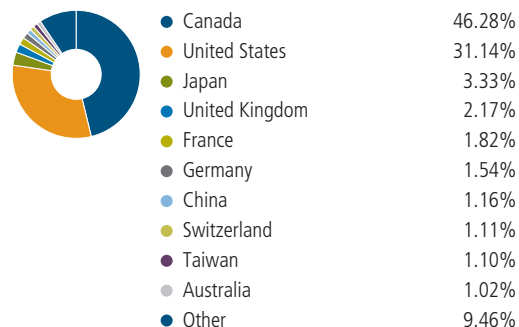
| Series  | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025   |
|---|------|------|------|------|------|------|------|------|------|--------|
| Empire Life Vanguard Balanced ETF Portfolio GIF Class L | —    | —    | —    | —    | —    | —    | —    | —    | —    | 10.31% |

## Portfolio Allocations As at March 31, 2026

### Sector Allocation



### Geographic Allocation



**Asset Allocation**



|                            |        |
|----------------------------|--------|
| ● U.S. Equity              | 26.20% |
| ● Canadian Bonds           | 25.26% |
| ● Canadian Equity          | 17.95% |
| ● International Equity     | 15.06% |
| ● International Bond Funds | 7.16%  |
| ● U.S. Bonds               | 5.70%  |
| ● Cash and Equivalents     | 2.65%  |
| ● Other                    | 0.14%  |

**Top 10 Holdings**

| Name  | Weight |
|---|--------|
| Vanguard US Total Market Index ETF                            | 25.70% |
| Vanguard Canadian Aggregate Bond Index ETF                    | 22.65% |
| Vanguard FTSE Canada All Cap Index ETF                        | 18.28% |
| Vanguard FTSE Developed All Cap ex North America Index ETF    | 10.84% |
| Vanguard Global ex-U.S. Aggregate Bond Index ETF (CAD-hedged) | 7.88%  |
| Vanguard US Aggregate Bond Index ETF CAD-hedged               | 7.61%  |
| Vanguard FTSE Emerging Markets All Cap Index ETF              | 4.40%  |

**Fund codes**

| Series  | Front-end load | Low load * | No load  | Deferred Sales Charge * |
|---------|----------------|------------|----------|-------------------------|
| Class L | ECF12017       | ECF12217   | ECF12317 | ECF12517                |

\* 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.