Empire Life Vanguard Balanced ETF Portfolio GIF - Class V



May 31, 2025

Fund Details

Inception Date : October 28, 2024

Net Assets : \$11.73 million

Fund Manager ¹: Empire Life Investments Inc.

Secondary Fund Manager : Vanguard Investments Canada Inc.

Min. Investment :

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

MER *: 1.62%

Asset class : Global Neutral Balanced

Management Fee: 0.90%

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

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 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

Low	Low To Moderate	Moderate	Moderate To High High	
Performance	As at May 31, 2025			
As this fund is new	, this information is not availab	le.		
Portfolio All	ocations As at April 30, 20)25		
Sector Allocatio	on		Geographic Allocation	
	 Financials 	22.63%	• Canada	46.07
	 Information Technology 	18.87%	United States	31.09
	 Industrials 	12.33%	Japan	3.38
	 Consumer Discretionary 	8.61%	United Kingdom	2.10
	Health Care	7.31%	• France	1.8
	 Energy 	7.17%	Germany	1.66
	 Materials 	6.66%	• China	1.24
	 Communication Services 	5.96%	 Switzerland 	1.12
	 Consumer Staples 	5.67%	 Australia 	0.98
	 Utilities 	2.99%	 India 	0.93
	Real Estate	1.79%	• Other	8.6
Asset Allocation	n		Top 10 Holdings	
	 U.S. Equity 	26.24%	Name	Weigl
	Canadian Bonds	24.35%	Vanguard US Total Market Index ETF	25.94
	 Canadian Equity 	17.41%	Vanguard Canadian Aggregate Bond Index ETF	21.95
	 International Equity 	14.39%	Vanguard FTSE Canada All Cap Index ETF	17.57
	 International Bond Funds U.S. Bonds 	7.08% 5.76%	Vanguard FTSE Developed All Cap ex North	10.44
	Cash and EquivalentsOther	3.74% 0.19%	America Index ETF Vanguard Global ex-U.S. Aggregate Bond Index ETF (CAD-hedged)	8.17
			Vanguard US Aggregate Bond Index ETF CAD- bedned	8.06

Fund codes

Series	F-Class/Fee For Service (Nominee Name)	F-Class/Fee For Service (Client Name)
Class V	ECF12717	ECF12817

hedged

ETF

Vanguard FTSE Emerging Markets All Cap Index



4.11%