

Empire Life Vanguard Balanced ETF Portfolio GIF - Class W



July 31, 2025

Fund Details

Inception Date : October 28, 2024

Net Assets : \$14.60 million

Fund Manager ¹ :

Empire Life Investments Inc.

Secondary Fund Manager :

Vanguard Investments Canada Inc.

Min. Investment :

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

MER ^{*} : 1.81%

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

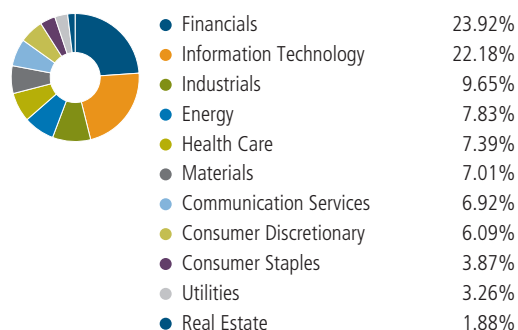


Performance As at July 31, 2025

As this fund is new, this information is not available.

Portfolio Allocations As at June 30, 2025

Sector Allocation



Geographic Allocation



Asset Allocation



Top 10 Holdings

Name	Weight
Vanguard US Total Market Index ETF	27.04%
Vanguard Canadian Aggregate Bond Index ETF	21.60%
Vanguard FTSE Canada All Cap Index ETF	17.96%
Vanguard FTSE Developed All Cap ex North America Index ETF	10.55%
Vanguard Global ex-U.S. Aggregate Bond Index ETF (CAD-hedged)	7.81%
Vanguard US Aggregate Bond Index ETF CAD-hedged	7.71%
Vanguard FTSE Emerging Markets All Cap Index ETF	4.26%

Fund codes

Series	F-Class/Fee For Service (Nominee Name)	F-Class/Fee For Service (Client Name)
Class W	ECF13717	ECF13817