

Empire Life Vanguard Conservative Income ETF Portfolio GIF - Class K



November 30, 2024

Fund Details

Inception Date : October 28, 2024

Net Assets : \$383.53 thousand

Fund Manager ¹ :

Empire Life Investments Inc.

Secondary Fund Manager :

Vanguard Investments Canada Inc.

Min. Investment :

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

MER ^{*} : 1.99%

Asset class :

Global Fixed Income Balanced

Management Fee : 1.65%

* 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 income and some long-term capital growth and are willing to accept a low level of risk.

Risk: Low

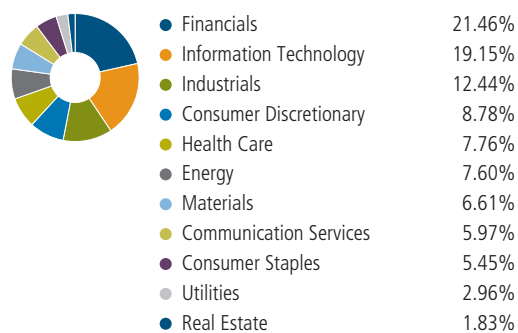


Performance As at November 30, 2024

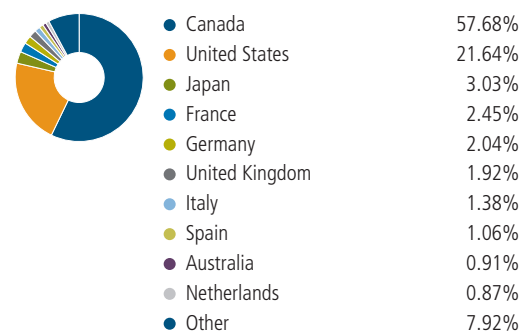
As this fund is new, this information is not available.

Portfolio Allocations As at October 31, 2024

Sector Allocation



Geographic Allocation



Asset Allocation



Top 10 Holdings

| Name | Weight |
|---|--------|
| Vanguard Canadian Aggregate Bond Index ETF | 47.31% |
| Vanguard Global ex-U.S. Aggregate Bond Index ETF (CAD-hedged) | 16.93% |
| Vanguard US Aggregate Bond Index ETF CAD-hedged | 15.88% |
| Vanguard US Total Market Index ETF | 8.89% |
| Vanguard FTSE Canada All Cap Index ETF | 5.86% |
| Vanguard FTSE Developed All Cap ex North America Index ETF | 3.55% |
| Vanguard FTSE Emerging Markets All Cap Index ETF | 1.55% |

Fund codes

| Series | Front-end load | Low load [*] | No load | Deferred Sales Charge [*] |
|---------|----------------|-----------------------|----------|------------------------------------|
| Class K | ECF11015 | ECF11215 | ECF11315 | ECF11515 |

^{*} 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

259 King St. E., Kingston, Ontario, K7L 3A8 • info@empire.ca

