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

KISK: LOW				
Low	Low To Moderate	Moderate	Moderate To High High	
Performance	As at November 30, 2024			
As this fund is new	, this information is not available	е.		
Portfolio All	ocations As at October 31,	2024		
Sector Allocation			Geographic Allocation	
	 Financials 	21.46%	• Canada	57.68
	 Information Technology 	19.15%	United States	21.64
	 Industrials 	12.44%	• Japan	3.03
	 Consumer Discretionary 	8.78%	France	2.45
	 Health Care 	7.76%	Germany	2.04
	 Energy 	7.60%	 United Kingdom 	1.92
	 Materials 	6.61%	 Italy 	1.38
	 Communication Services 	5.97%	 Spain 	1.06
	 Consumer Staples 	5.45%	 Australia 	0.91
	 Utilities 	2.96%	 Netherlands 	0.87
	Real Estate	1.83%	• Other	7.92
Asset Allocatio	n		Top 10 Holdings	
	 Canadian Bonds International Bond Funds 	51.46% 16.38%	Name	Weigh
	 U.S. Bonds 	12.87%	Vanguard Canadian Aggregate Bond Index ETF	
	 U.S. Equity 	9.29%	Vanguard Global ex-U.S. Aggregate Bond Index	16.939
	 Canadian Equity 	5.75%	ETF (CAD-hedged)	10.55
	 International Equity 	5.02%	Vanguard US Aggregate Bond Index ETF CAD- hedged	15.889
	• Other	0.06%	Vanguard US Total Market Index ETF	8.899
	 Cash and Equivalents 	0.05%	Vanguard US Total Market Index ETF Vanguard FTSE Canada All Cap Index ETF	5.86%
			Vanguara FISE Canada An Cap index ETF	5.007

Fund codes

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

ETF

Vanguard FTSE Developed All Cap ex North

Vanguard FTSE Emerging Markets All Cap Index

America Index ETF

* 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.

3.55%

1.55%

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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.

Empire Life

 The Empire Life Insurance Company

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