

Empire Life Vanguard Conservative Income ETF Portfolio GIF - Class L



June 30, 2025

Fund Details

Inception Date : October 28, 2024

Net Assets : \$3.82 million

Fund Manager ¹ :

Empire Life Investments Inc.

Secondary Fund Manager :

Vanguard Investments Canada Inc.

Min. Investment :

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

MER ^{*} : 2.25%

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

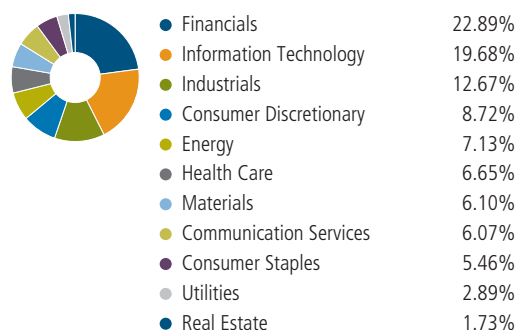


Performance As at June 30, 2025

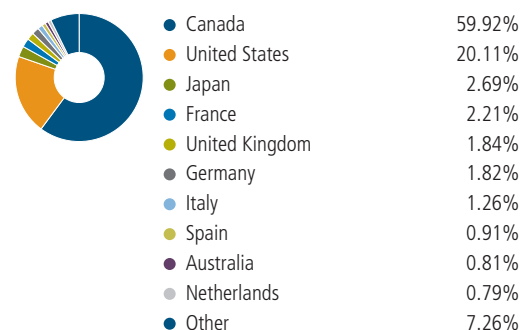
As this fund is new, this information is not available.

Portfolio Allocations As at May 31, 2025

Sector Allocation



Geographic Allocation



Asset Allocation



Top 10 Holdings

Name	Weight
Vanguard Canadian Aggregate Bond Index ETF	45.43%
Vanguard Global ex-U.S. Aggregate Bond Index ETF (CAD-hedged)	16.23%
Vanguard US Aggregate Bond Index ETF CAD-hedged	15.73%
Vanguard US Total Market Index ETF	8.86%
Vanguard FTSE Canada All Cap Index ETF	6.16%
Vanguard FTSE Developed All Cap ex North America Index ETF	3.47%
Vanguard FTSE Emerging Markets All Cap Index ETF	1.48%

Fund codes

Series	Front-end load	Low load [*]	No load	Deferred Sales Charge [*]
Class L	ECF12015	ECF12215	ECF12315	ECF12515

^{*} 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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The Empire Life Insurance Company

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