

Empire Life Vanguard Conservative ETF Portfolio GIF - Class U



February 28, 2026

Fund Details

Inception Date : October 28, 2024

Net Assets : \$16.94 million

Fund Manager ¹ :

Empire Life Investments Inc.

Secondary Fund Manager :

Vanguard Investments Canada Inc.

Min. Investment :

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

MER ^{*} : 1.17%

Asset class :

Global Fixed Income 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 income and moderate long-term capital growth and are willing to accept a low level of risk.

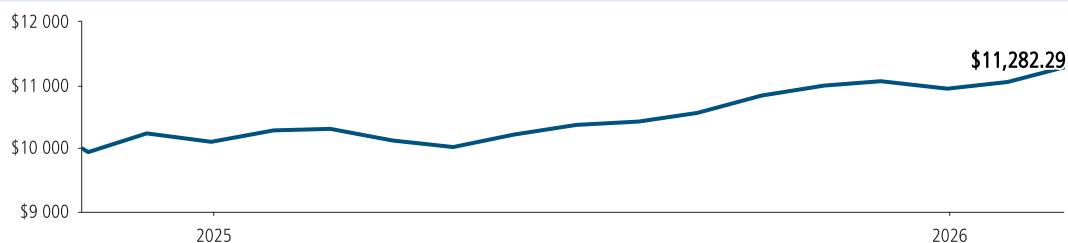
Risk: Low



Growth of \$10,000

As at February 28, 2026

Investment value: **\$11,282.29** at February 27, 2026



Compound Returns ²

As at February 28, 2026

Series	1 mth	3 mths	6 mths	YTD	1 year	3 years	5 years	10 years	psi
Empire Life Vanguard Conservative ETF Portfolio GIF Class U	2.11%	1.99%	6.83%	3.09%	9.43%	—	—	—	9.45%

² Annual Compound Returns: Returns under 1 year are simple rates of return. All others are annual compound rates of return. All returns are calculated after taking expenses, management and administration fees into account. Past performance is no guarantee of future performance.

Calendar Returns

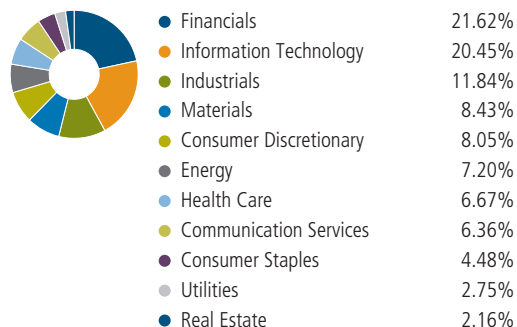
As at February 28, 2026

Series	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Empire Life Vanguard Conservative ETF Portfolio GIF Class U	—	—	—	—	—	—	—	—	—	8.30%

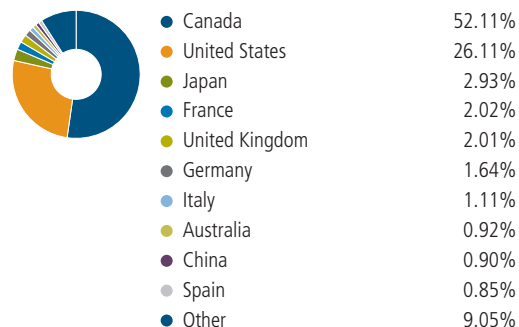
Portfolio Allocations

As at January 31, 2026

Sector Allocation



Geographic Allocation



Asset Allocation



Canadian Bonds	37.15%
U.S. Equity	18.42%
Canadian Equity	11.76%
International Bond Funds	10.76%
International Equity	10.35%
U.S. Bonds	8.54%
Cash and Equivalents	2.58%
Other	0.10%

Top 10 Holdings

Name	Weight
Vanguard Canadian Aggregate Bond Index ETF	34.13%
Vanguard US Total Market Index ETF	17.73%
Vanguard FTSE Canada All Cap Index ETF	11.91%
Vanguard Global ex-U.S. Aggregate Bond Index ETF (CAD-hedged)	11.86%
Vanguard US Aggregate Bond Index ETF CAD-hedged	11.36%
Vanguard FTSE Developed All Cap ex North America Index ETF	7.39%
Vanguard FTSE Emerging Markets All Cap Index ETF	3.09%

Fund codes

Series	F-Class/Fee For Service (Nominee Name)	F-Class/Fee For Service (Client Name)
Class U	ECF11716	ECF11816

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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

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