Empire Life Fidelity Global Balanced Portfolio GIF - Class K

Empire Life

April 30, 2025

Fund Details

Inception Date: May 29, 2024 **Net Assets**: \$104.62 million

Fund Manager 1:

The Empire Life Insurance Company

Secondary Fund Manager:

Fidelity Investments Canada

Min. Investment:

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

MER *: 2.81%

Asset class: Global Neutral Balanced

Management Fee: 2.35%

- * 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 growth and income, wanting to invest in stocks and bonds from around the world, including emerging markets, and are willing to accept a low to moderate level of risk.

Risk: Low to Medium



Performance As at April 30, 2025

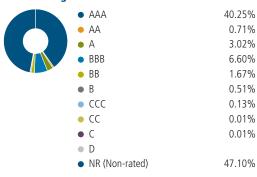
As this fund is new, this information is not available.

Portfolio Allocations As at March 31, 2025

Sector Allocation

Financials	21.26%
 Information Technology 	14.87%
Industrials	13.74%
 Consumer Discretionary 	10.97%
Materials	8.02%
 Communication Services 	7.90%
Consumer Staples	7.84%
Energy	5.83%
Health Care	5.82%
Utilities	1.92%
Real Estate	1.83%

Credit Ratings



Currency Allocation

 United States dollar 	43.10%
 Canadian dollar 	28.06%
Euro	10.48%
 Pound sterling 	3.39%
 Japanese yen 	3.02%
 Hong Kong dollar 	1.58%
Swiss franc	0.94%
 New Taiwan dollar 	0.93%
 South Korean won 	0.84%
Indian rupee	0.71%
Other	5.03%

Geographic Allocation



Asset Allocation

• U.S. Equity	23.77%
 International Equity 	22.42%
Canadian Equity	15.49%
U.S. Bonds	11.66%
 International Bond Funds 	9.55%
Mutual Funds	7.31%
 Cash and Equivalents 	5.17%
Canadian Bonds	1.50%
Other	1.23%

Bond Term Allocation

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	 Between 5 and 10 years 	50.51%	
	Between 1 and 5 years	23.29%	
	 More than 20 years 	16.23%	
	 Between 10 and 20 years 	9.97%	

Top 10 Holdings

Name	Weight
Fidelity Multi-Sector Bond Fund	10.29%
Fidelity Insights Investment Trust	7.31%
Fidelity Canadian Disciplined Equity Fund	7.01%
Fidelity Emerging Markets Fund	6.29%
Fidelity Global Innovators Investment Trust	5.70%
Fidelity Developed International Bond Multi- Asset Base Fund	5.41%
Fidelity International Growth Multi-Asset Base Fund	4.68%
Fidelity U.S. All Cap Fund	4.24%
Can Bond MA Base - Ser O	4.06%
Fidelity Global Bond Multi-Asset Base Fund	3.25%

Fund codes

Series	Front-end load	Low load *	No load	Deferred Sales Charge *
Class K	ECF11008	ECF11208	ECF11308	ECF11508

^{*} 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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