

Empire Life Fidelity Global Balanced Portfolio GIF - Class L



October 31, 2024

Fund Details

Inception Date : May 29, 2024

Net Assets : \$22.49 million

Fund Manager ¹ :

The Empire Life Insurance Company

Secondary Fund Manager :

Fidelity Investments Canada

Min. Investment :

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

MER ^{*} : 3.21%

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

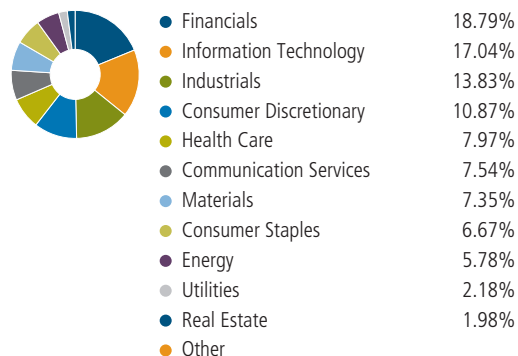


Performance As at October 31, 2024

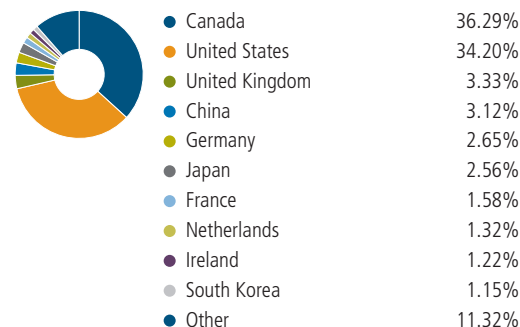
As this fund is new, this information is not available.

Portfolio Allocations As at September 30, 2024

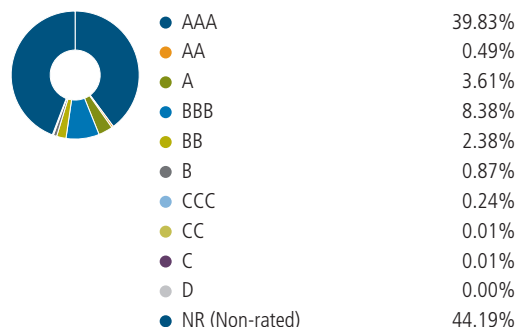
Sector Allocation



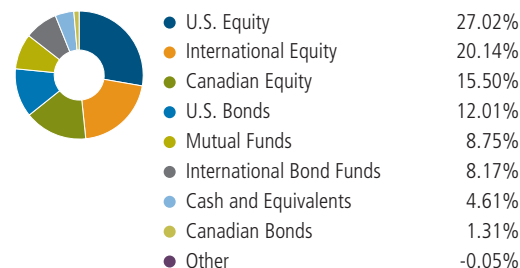
Geographic Allocation



Credit Ratings



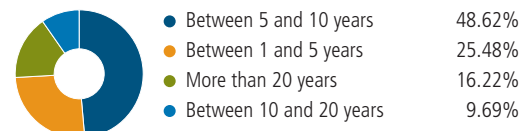
Asset Allocation



Currency Allocation



Bond Term Allocation



Top 10 Holdings

Name	Weight
Can Bond MA Base - Ser O	4.81%
ROYAL BK OF CAD 4.2% 01OCT24 TD	4.00%
United States Treasury Note, 4.38%, 5/15/2034	2.22%
Meta Platforms Inc. Cl A	1.62%
iShares Comex Gold Trust ETF	1.51%
Apple Inc. Com	1.35%
Royal Bank of Canada Com	1.16%
NVIDIA Corp. Com	1.16%
United States Treasury Note, 3.75%, 5/31/2030	1.10%
High Yield Investments Directly Held	1.01%

Underlying Fund Holdings

Name	Weight
Can Bond MA Base - Ser O	4.81%
ROYAL BK OF CAD 4.2% 01OCT24 TD	4.00%
United States Treasury Note, 4.38%, 5/15/2034	2.22%
Meta Platforms Inc. Cl A	1.62%
iShares Comex Gold Trust ETF	1.51%
Apple Inc. Com	1.35%
Royal Bank of Canada Com	1.16%
NVIDIA Corp. Com	1.16%
United States Treasury Note, 3.75%, 5/31/2030	1.10%
High Yield Investments Directly Held	1.01%

Fund codes

Series	Front-end load	Low load *	No load	Deferred Sales Charge *
Class L	ECF12008	ECF12208	ECF12308	ECF12508

* 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

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