

Fund Details

Net Assets : \$131.18 million

Fund Manager ¹ :

The Empire Life Insurance Company

Secondary Fund Manager :

Fidelity Investments Canada

Min. Investment :

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

MER * : 1.66%

Asset class : Global Neutral Balanced

Management Fee : 1.35%

* 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.

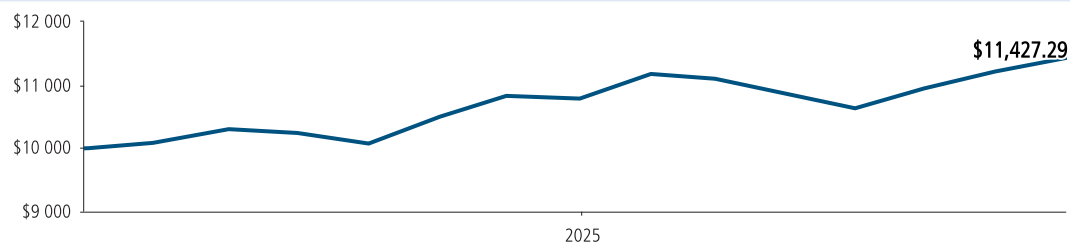
Portfolio Manager(s)

Empire Life Investment Team

Empire Life Investment Team

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.

Low Low To Moderate Moderate Moderate To High High

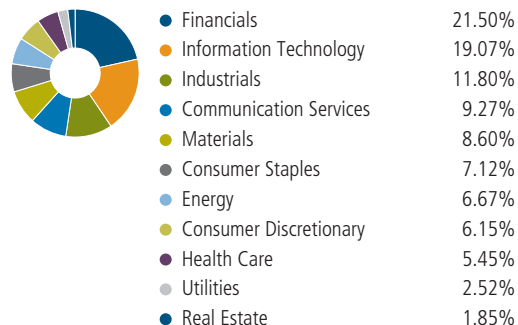
Investment value: **\$11,427.29** at July 31, 2025**Compound Returns** ² As at July 31, 2025

Series	1 mth	3 mths	6 mths	YTD	1 year	3 years	5 years	10 years	ps
Empire Life Fidelity Global Balanced Portfolio GIF Class U	1.91%	7.48%	2.26%	5.95%	10.91%	—	—	—	11.35%

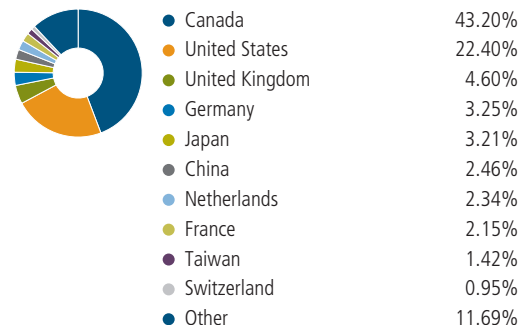
² Annual Compound Returns: Returns under 1 year are simple rates of return. All others are annual compound rates of return. All returns are calculated after taking expenses, management and administration fees into account. Past performance is no guarantee of future performance.

Portfolio Allocations As at June 30, 2025

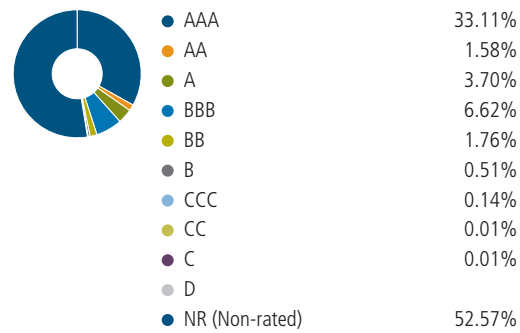
Sector Allocation



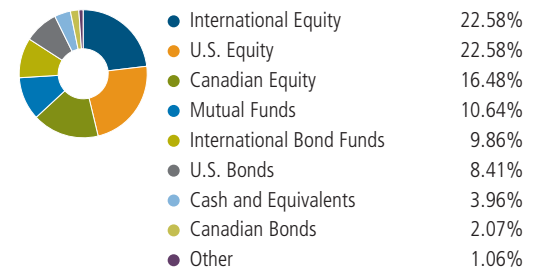
Geographic Allocation



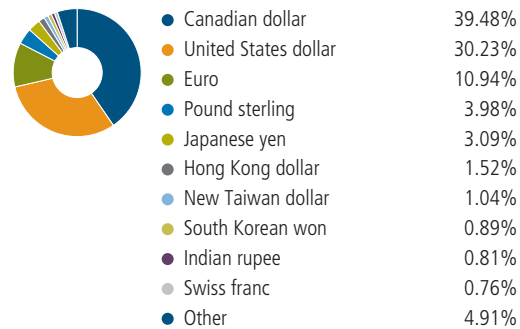
Credit Ratings



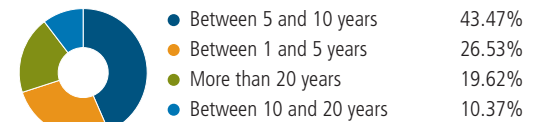
Asset Allocation



Currency Allocation



Bond Term Allocation



Top 10 Holdings

Name	Weight
Fidelity Multi-Sector Bond Fund	8.18%
Fidelity Canadian Disciplined Equity Fund	7.19%
Fidelity Insights Currency Neutral Multi-Asset Base Fund	6.43%
Fidelity Emerging Markets Fund	6.25%
Fidelity Developed International Bond Multi-Asset Base Fund	5.86%
Fidelity Global Innovators Investment Trust	5.69%
Fidelity International Growth Multi-Asset Base Fund	4.75%
Can Bond MA Base - Ser O	4.65%
Fidelity U.S. All Cap Fund	4.08%
Fidelity Canadian Large Cap Multi-Asset Base Fund	3.78%

Fund codes

Series	F-Class/Fee For Service (Nominee Name)	F-Class/Fee For Service (Client Name)
Class U	ECF11708	ECF11808

© Registered trademark of The Empire Life Insurance Company. Policies are issued by The Empire Life Insurance Company.

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 and the Empire Life logo are registered trademarks of The Empire Life Insurance Company. Fidelity and Fidelity Investments Canada are registered trademarks of 483 Bay Street Holdings LP. Used with permission.

The Empire Life Insurance Company

259 King St. E., Kingston, Ontario, K7L 3A8 • info@empire.ca

