

# Empire Life Fidelity Global Balanced Portfolio GIF - Class V



July 31, 2025

### Fund Details

**Inception Date :** May 29, 2024

**Net Assets :** \$131.18 million

**Fund Manager <sup>1</sup> :**  
The Empire Life Insurance Company

**Secondary Fund Manager :**  
Fidelity Investments Canada

**Min. Investment :**  
\$1,000 initial, \$50 per fund

**MER <sup>\*</sup> :** 2.04%

**Asset class :** Global Neutral Balanced

**Management Fee :** 1.35%

<sup>\*</sup> The MER is estimated as the fund is less than 12 months old.

<sup>1</sup> 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

Low

Low To Moderate

Moderate

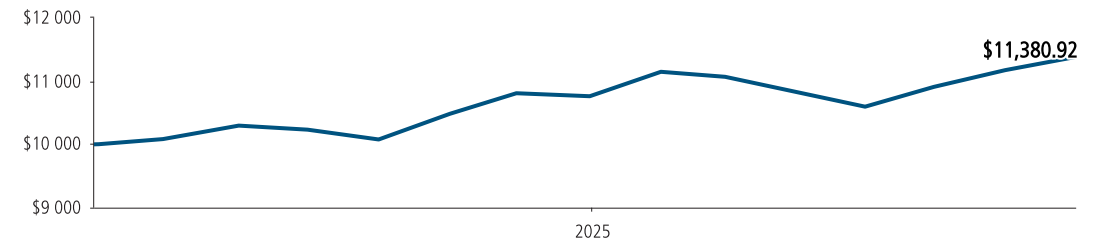
Moderate To High

High

### Growth of \$10,000

As at July 31, 2025

Investment value: **\$11,380.92 at July 31, 2025**



Date	Investment Value
Inception (May 29, 2024)	\$10,000
July 31, 2025	\$11,380.92

### Compound Returns <sup>2</sup>

As at July 31, 2025


Series	1 mth	3 mths	6 mths	YTD	1 year	3 years	5 years	10 years	psi
Empire Life Fidelity Global Balanced Portfolio GIF Class V	1.88%	7.42%	2.11%	5.77%	10.54%	—	—	—	10.95%

<sup>2</sup> 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

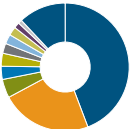
As at June 30, 2025

#### Sector Allocation



Sector	Allocation
Financials	21.50%
Information Technology	19.07%
Industrials	11.80%
Communication Services	9.27%
Materials	8.60%
Consumer Staples	7.12%
Energy	6.67%
Consumer Discretionary	6.15%
Health Care	5.45%
Utilities	2.52%
Real Estate	1.85%

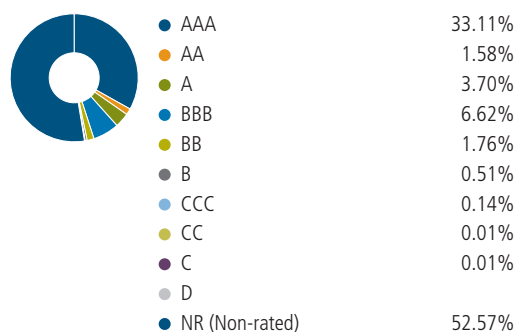
#### Geographic Allocation



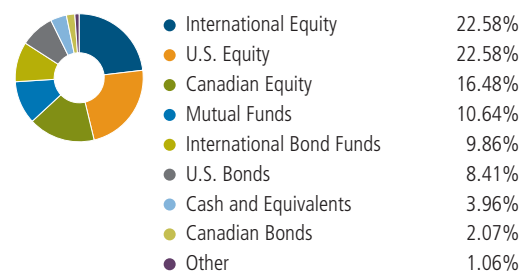
Geography	Allocation
Canada	43.20%
United States	22.40%
United Kingdom	4.60%
Germany	3.25%
Japan	3.21%
China	2.46%
Netherlands	2.34%
France	2.15%
Taiwan	1.42%
Switzerland	0.95%
Other	11.69%



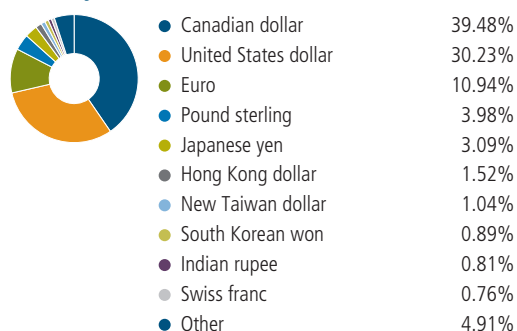
### Credit Ratings



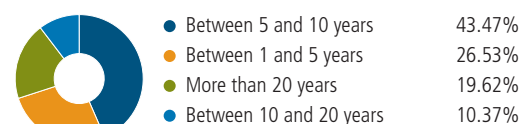
### Asset Allocation



### 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 V	ECF12708	ECF12808

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The Empire Life Insurance Company

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