

Empire Life Bond — Class B

April 30, 2025



Fund Details

Inception Date : September 5, 2006

Net Assets : \$656.86 million

Fund Manager ¹ :

Empire Life Investments Inc.

Min. Investment :

\$1,000 initial, \$500 per fund

MER : 2.33%

Asset class : Canadian Fixed Income

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)

Ian Fung

Portfolio Manager, Fixed Income

Empire Life Investment Team

Empire Life Investment Team

Why Invest

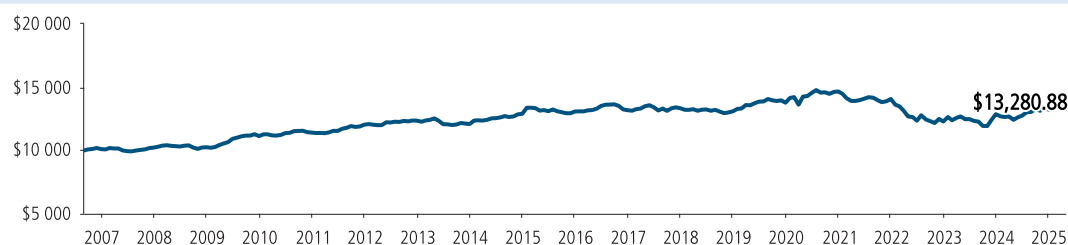
You are seeking income by investing primarily in Canadian investment grade fixed income securities

Risk: Low



Growth of \$10,000 As at April 30, 2025

Investment value: **\$13,280.88 at April 30, 2025**



Compound Returns ² As at April 30, 2025

| Series | 1 mth | 3 mths | 6 mths | YTD | 1 year | 3 years | 5 years | 10 years | psi |
|------------------------------|--------|--------|--------|-------|--------|---------|---------|----------|-------|
| Empire Life Bond GIF Class B | -0.91% | -0.55% | 1.13% | 0.44% | 6.93% | 1.54% | -1.40% | 0.10% | 1.53% |

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 April 30, 2025

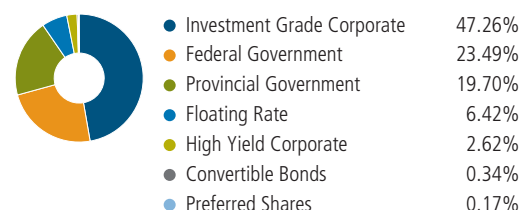
| Series | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|------------------------------|-------|-------|-------|--------|-------|-------|--------|---------|-------|-------|
| Empire Life Bond GIF Class B | 1.41% | 0.78% | 1.18% | -1.79% | 5.20% | 6.44% | -4.08% | -12.61% | 4.68% | 2.79% |

Portfolio Allocations As at March 31, 2025

Asset Allocation



Bond Type



Top 10 Holdings

| Name | Weight |
|--|--------|
| Gov. of Canada, 2.75%, 12/1/2055 | 3.16% |
| Province of Ontario, 3.8%, 12/2/2034 | 1.88% |
| Gov. of Canada, 2.5%, 12/1/2032 | 1.56% |
| Gov. of Canada, 2%, 6/1/2032 | 1.55% |
| Province of Quebec 3.500% December 1, 2045 | 1.51% |
| Gov. of Canada, 0.03%, 6/1/2034 | 1.44% |
| Gov. of Canada, 3.25%, 12/1/2034 | 1.39% |
| Gov. of Canada, 4%, 3/1/2029 | 1.37% |
| Gov. of Canada, 4%, 5/1/2026 | 1.29% |
| Province of Ontario, 4.6%, 6/2/2039 | 1.16% |

Fund codes

| Series | Front-end load | Low load * | Deferred Sales Charge * |
|---------|----------------|------------|-------------------------|
| Class B | ECF2020 | ECF2220 | ECF2520 |

* 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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