

Empire Life Bond — Class D

June 30, 2025



Fund Details

Inception Date : September 5, 2006

Net Assets : \$637.26 million

Fund Manager ¹ :

Empire Life Investments Inc.

Min. Investment :

\$250,000 initial, \$500 per fund

MER : 1.51%

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

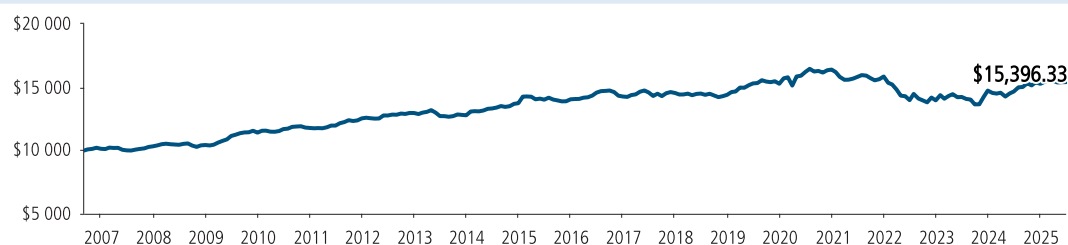
You are seeking income by investing primarily in Canadian investment grade fixed income securities

Risk: Low



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

Investment value: **\$15,396.33 at June 30, 2025**



Compound Returns ² As at June 30, 2025

Series	1 mth	3 mths	6 mths	YTD	1 year	3 years	5 years	10 years	psi
Empire Life Bond GIF Class D	0.04%	-0.67%	0.88%	0.88%	5.07%	3.29%	-1.01%	0.95%	2.32%

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 June 30, 2025

Series	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Empire Life Bond GIF Class D	2.23%	1.58%	1.96%	-1.00%	6.07%	7.33%	-3.34%	-11.89%	5.53%	3.63%

Portfolio Allocations As at June 30, 2025

Asset Allocation



Bond Type



Top 10 Holdings

Name	Weight
Gov. of Canada, 2.75%, 12/1/2055	3.15%
Province of Quebec 3.500% December 1, 2045	1.51%
Province of Ontario, 4.6%, 6/2/2039	1.17%
Gov. of Canada, 2%, 6/1/2032	1.16%
CPPIB CAPITAL INC 3.35% 02DEC30	1.04%
Government of Canada 2.750% December 1, 2048	1.03%
Province of Ontario, 3.8%, 12/2/2034	1.01%
Pembina Pipeline Corp., 3.53%, 12/10/2031	0.96%
CANADIAN GOVERNMENT BOND 2.75% 01SEP30	0.94%
Province of New Brunswick 3.550% June 3, 2043	0.93%

Fund codes

Series	Front-end load
Class D	ECF4020

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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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