

Empire Life Bond GIF — Class L



November 30, 2025

Fund Details

Inception Date : November 3, 2014

Net Assets : \$657.44 million

Fund Manager ¹ :

Empire Life Investments Inc.

Min. Investment :

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

MER : 2.30%

Asset class : Canadian Fixed Income

Management Fee : 1.80%

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

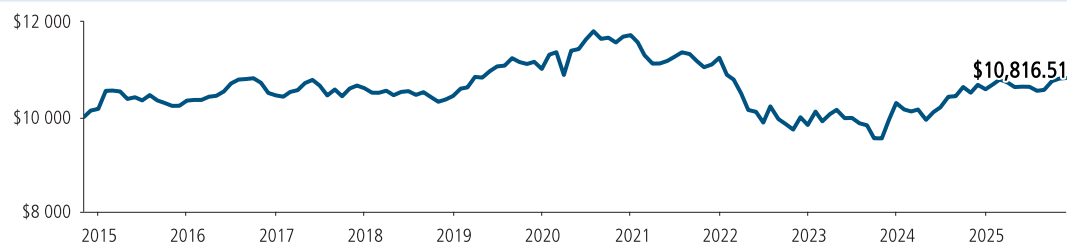
You are seeking income by investing primarily in Canadian investment grade fixed income securities

Risk: Low



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

Investment value: **\$10,816.51 at November 28, 2025**



Compound Returns ² As at November 30, 2025

Series	1 mth	3 mths	6 mths	YTD	1 year	3 years	5 years	10 years	psi
Empire Life Bond GIF Class L	0.11%	2.37%	1.72%	2.24%	1.34%	2.68%	-1.54%	0.56%	0.71%

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 November 30, 2025

Series	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Empire Life Bond GIF Class L	1.71%	1.07%	1.44%	-1.53%	5.45%	6.47%	-4.06%	-12.59%	4.71%	2.81%

Portfolio Allocations As at November 30, 2025

Asset Allocation



Bond Type



Top 10 Holdings

Name	Weight
Gov. of Canada, 2.75%, 12/1/2055	2.89%
Province of Ontario, 3.6%, 6/2/2035	2.03%
Province of Quebec 3.500% December 1, 2045	1.49%
Province of Ontario, 4.6%, 6/2/2039	1.15%
CPPIB Capital Inc., 3.35%, 12/2/2030	1.01%
Government of Canada 2.750% December 1, 2048	1.00%
Pembina Pipeline Corp., 3.53%, 12/10/2031	0.95%
ENBRIDGE PIPELINE 01DEC25 DN	0.92%
Province of Alberta 3.050% December 1, 2048	0.90%
CPPIB Capital Inc., 4%, 6/2/2035	0.89%

Fund codes

Series	Front-end load	Low load *	No load	Deferred Sales Charge *
Class L	ECF12020	ECF12220	ECF12320	ECF12520

* 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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