

Empire Life Money Market GIF — Class L



July 31, 2024

Fund Details

Inception Date : November 3, 2014

Net Assets : \$270.50 million

Fund Manager ¹ :

Empire Life Investments Inc.

Min. Investment :

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

MER : 0.80%

Asset class : Canadian Money Market

Management Fee : 1.00%

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)

Albert Ngo

Senior Portfolio Manager, Fixed Income

Why Invest

You are seeking income by investing primarily in Canadian money market securities

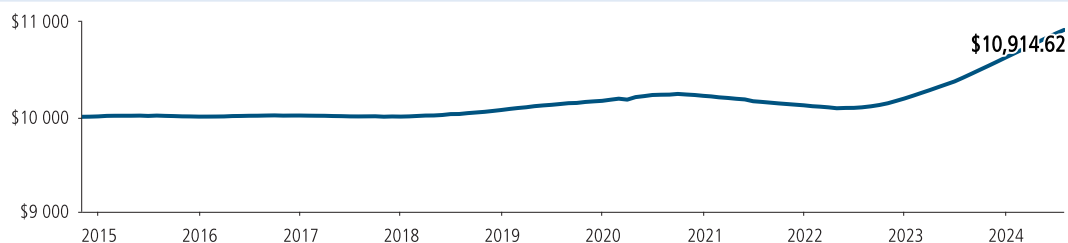
Risk: Low



Growth of \$10,000

As at July 31, 2024

Investment value: **\$10,914.62** at July 31, 2024



Compound Returns ²

As at July 31, 2024

Series	1 mth	3 mths	6 mths	YTD	1 year	3 years	5 years	10 years	psi
Empire Life Money Market GIF Class L	0.38%	1.14%	2.33%	2.78%	4.82%	2.43%	1.49%	—	0.90%

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

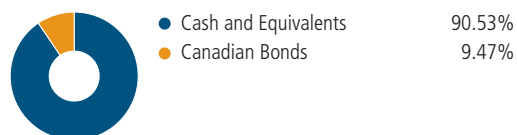
As at July 31, 2024

Series	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Empire Life Money Market GIF Class L	—	-0.02%	0.11%	-0.11%	0.69%	0.96%	0.52%	-0.98%	0.71%	4.19%

Portfolio Allocations

As at July 31, 2024

Asset Allocation



Top 10 Holdings

Name	Weight
ONTARIO POWER GEN 28AUG24 DN	7.00%
FED DES CAISSES DESJ 07AUG24 BDN	5.54%
FINANCIERE CDP 15AUG24 DN	4.80%
BANK OF MONTREAL 21AUG24 BDN	4.24%
MUNI FIN AUTH BC 28AUG24 DN	3.68%
SUMITOMO BK CORP 09SEP24 BDN	3.68%
LAURENTIAN BANK OF CANADA 04OCT24 BDN	3.67%
BNP PARIBAS (CA) 08OCT24 BDN	3.66%
MANULIFE BANK OF CANADA 13NOV24 BDN	3.47%
FED DES CAISSES DESJ 03SEP24 BDN	3.31%

Fund codes

Series	Front-end load	Low load *	No load	Deferred Sales Charge *
Class L	ECF12010	ECF12210	ECF12310	ECF12510

* 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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