

Empire Life Money Market GIF — Class R



April 30, 2025

Fund Details

Inception Date : October 17, 2017

Net Assets : \$330.71 million

Fund Manager ¹ :

Empire Life Investments Inc.

Min. Investment :

\$10,000 initial, \$500 per fund

MER : 0.77%

Asset class : Canadian Money Market

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

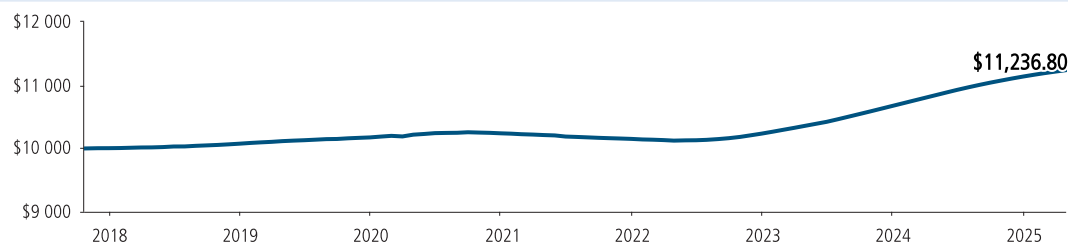
You are seeking income by investing primarily in Canadian money market securities

Risk: Low



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

Investment value: **\$11,236.80 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 Money Market GIF Class R	0.20%	0.65%	1.48%	0.91%	3.65%	3.54%	1.92%	—	1.56%

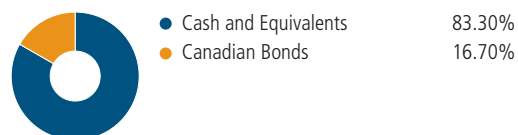
² Annual Compound Returns: Returns under 1 year are simple rates of return. All others are annual compound rates of return. All returns are calculated after taking expenses, management and administration fees into account. Past performance is no guarantee of future performance.

Calendar Returns As at April 30, 2025

Series	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Empire Life Money Market GIF Class R	—	—	—	0.71%	0.98%	0.64%	-0.86%	0.82%	4.25%	4.38%

Portfolio Allocations As at April 30, 2025

Asset Allocation



Top 10 Holdings

Name	Weight
CDN UTILITIES LTD 30MAY25 DN	5.73%
HYDRO ONE INC 17JUL25 DN	5.11%
INTER PIPELINE 03JUL25 DN	3.97%
VANCOUVER SAVING CU 13MAY25 BDN	3.32%
HYDRO ONE INC 05JUN25 DN	3.17%
VANCOUVER SAVING CU 06MAY25 BDN	3.02%
BNP PARIBAS (CA) 07JUL25 BDN	3.01%
ONTARIO TEACH FIN TRST 04SEP25 DN	2.92%
BNP PARIBAS (CA) 10JUN25 BDN	2.86%
HONDA CANADA FIN 16JUN25 DN	2.79%

Fund codes

Series	Front-end load	Low load *	No load	Deferred Sales Charge *
Class R	ECF14010	ECF14210	ECF14310	ECF14510

* 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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