

# Empire Life Money Market GIF — Class V



February 28, 2026

## Fund Details

**Inception Date :** May 28, 2018

**Net Assets :** \$305.12 million

**Fund Manager <sup>1</sup> :**

Empire Life Investments Inc.

**Min. Investment :**

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

**MER :** 0.44%

**Asset class :** Canadian Money Market

**Management Fee :** 0.80%

<sup>1</sup> 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

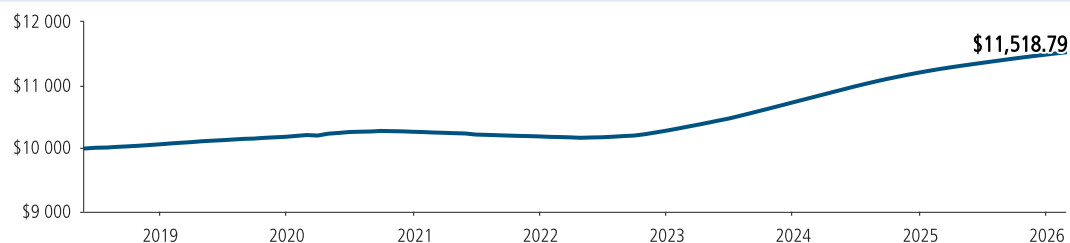
## Risk: Low



## Growth of \$10,000

As at February 28, 2026

Investment value: **\$11,518.79** at February 27, 2026



## Compound Returns <sup>2</sup>

As at February 28, 2026

Series	1 mth	3 mths	6 mths	YTD	1 year	3 years	5 years	10 years	psi
Empire Life Money Market GIF Class V	0.15%	0.50%	1.07%	0.32%	2.34%	3.66%	2.36%	—	1.85%

<sup>2</sup> 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

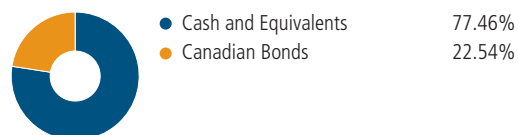
As at February 28, 2026

Series	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Empire Life Money Market GIF Class V	—	—	—	1.18%	0.78%	-0.71%	0.87%	4.33%	4.44%	2.53%

## Portfolio Allocations

As at February 28, 2026

### Asset Allocation



### Top 10 Holdings

Name	Weight
SUNCOR ENERGY INC 19MAR26 DN	8.90%
CU INC 31MAR26 DN	7.62%
ENBRIDGE INC 27MAR26 DN	6.19%
MANITOBA HYDRO-ELEC 30MAR26 DN	5.40%
INTER PIPELINE 09APR26 DN	3.88%
SUMITOMO MITSUI 15JUN26 DN	3.48%
ONTARIO TEACHERS FINANCE 04MAR26 DN	3.02%
FORTISBC ENERGY 13MAR26 DN	3.02%
HONDA CANADA FIN 31MAR26 DN	3.02%
BNP PARIBAS (CA) 07APR26 BDN	3.02%

**Fund codes**

Series	F-Class/Fee For Service (Nominee Name)	F-Class/Fee For Service (Client Name)
Class V	ECF12710	ECF12810

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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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