

Empire Life American Value GIF — Class K



February 28, 2026

Fund Details

Inception Date : April 20, 2015

Net Assets : \$1.29 billion

Fund Manager 1 :

Empire Life Investments Inc.

Min. Investment :

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

MER : 2.81%

Asset class : U.S. Equity

Management Fee : 2.30%

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)

Ashley Misquitta

Senior Portfolio Manager, U.S. & Global Equities

Empire Life Investment Team

Empire Life Investment Team

Why Invest

You are seeking growth by investing primarily in U.S. large cap equity securities

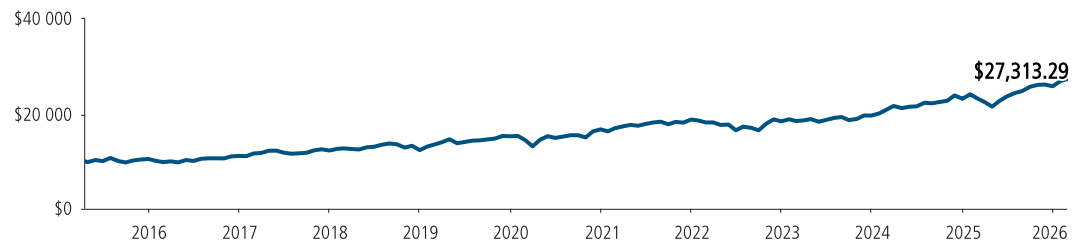
Risk: Medium



Growth of \$10,000

As at February 28, 2026

Investment value: **\$27,313.29** at February 27, 2026



Compound Returns ²

As at February 28, 2026

Series	1 mth	3 mths	6 mths	YTD	1 year	3 years	5 years	10 years	psi
Empire Life American Value GIF Class K	1.64%	4.42%	10.23%	5.87%	17.38%	13.93%	10.00%	10.76%	9.75%

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

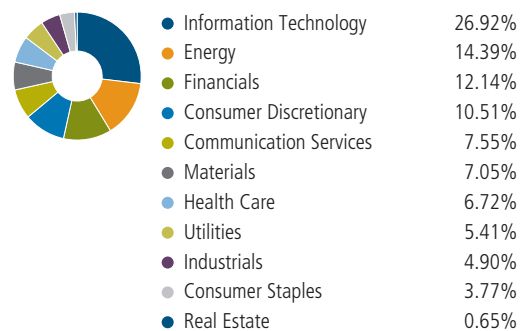
As at February 28, 2026

Series	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Empire Life American Value GIF Class K	6.24%	10.12%	0.70%	23.67%	9.47%	12.37%	-2.08%	6.64%	18.01%	11.41%

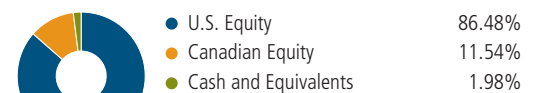
Portfolio Allocations

As at February 28, 2026

Sector Allocation



Asset Allocation



Top 10 Holdings

Name	Weight
Cameco Corp.	5.84%
Agnico Eagle Mines Limited	5.56%
Microsoft Corporation	4.63%
Alphabet, Inc. Class C	4.03%
Micron Technology Inc.	3.80%
Amazon.com Inc	3.50%
Lam Research Corp. Com New	3.46%
Apple Inc. Com	3.01%
Vistra Corp. Com	2.84%
PNC Financial Services Group Inc. (The) Com	2.76%

Fund codes

Series	Front-end load	Low load *	No load	Deferred Sales Charge *
Class K	ECF11060	ECF11260	ECF11360	ECF11560

* 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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