

# Empire Life American Value GIF — Class U



February 28, 2026

## Fund Details

**Inception Date :** May 28, 2018

**Net Assets :** \$1.29 billion

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

Empire Life Investments Inc.

**Min. Investment :**

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

**MER :** 1.73%

**Asset class :** U.S. Equity

**Management Fee :** 1.30%

<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)

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

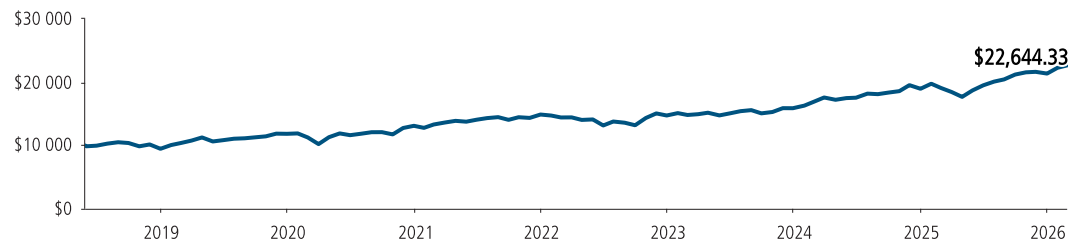
## Risk: Medium



## Growth of \$10,000

As at February 28, 2026

Investment value: **\$22,644.33** 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 American Value GIF Class U | 1.73% | 4.71%  | 10.85% | 6.06% | 18.69% | 15.20%  | 11.21%  | —        | 11.46% |

<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

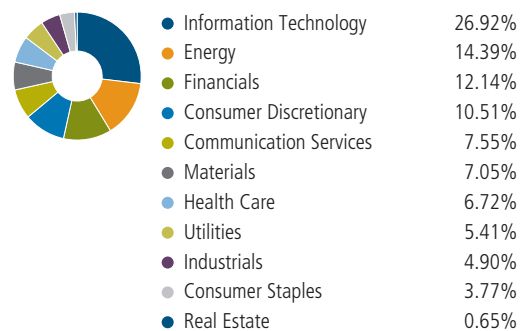
As at February 28, 2026

| Series                                 | 2016 | 2017 | 2018 | 2019   | 2020   | 2021   | 2022   | 2023  | 2024   | 2025   |
|--|------|------|------|--------|--------|--------|--------|-------|--------|--------|
| Empire Life American Value GIF Class U | —    | —    | —    | 25.00% | 10.64% | 13.60% | -1.01% | 7.81% | 19.31% | 12.66% |

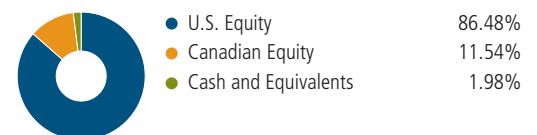
## Portfolio Allocations

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  | F-Class/Fee For Service (Nominee Name) | F-Class/Fee For Service (Client Name) |
|---------|--|---------------------------------------|
| Class U | ECF11760                               | ECF11860                              |

© Registered trademark of The Empire Life Insurance Company. Policies are issued by The Empire Life Insurance Company.

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**

259 King St. E., Kingston, Ontario, K7L 3A8 • info@empire.ca

