

Empire Life Dividend Balanced GIF — Class Q



April 30, 2026

Fund Details

Inception Date : November 3, 2014

Net Assets : \$521.34 million

Fund Manager ¹ :

Empire Life Investments Inc.

Min. Investment :

\$10,000 initial, \$100 per fund

MER : 2.44%

Asset class :

Canadian Equity Balanced

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)

Empire Life Investment Team

Empire Life Investment Team

Why Invest

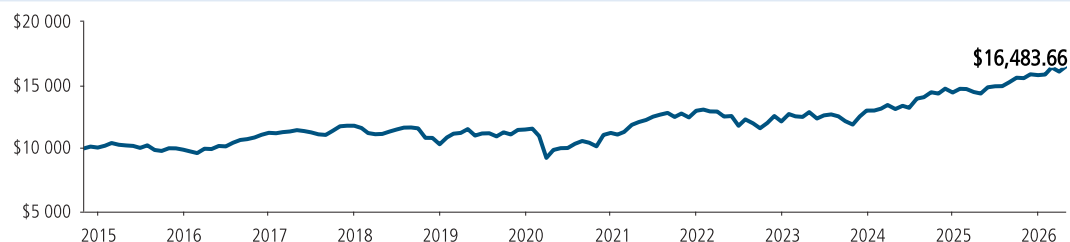
You are seeking growth and income by investing primarily in equity and fixed income investment funds, with a target equity allocation of 70%

Risk: Low to Medium



Growth of \$10,000 As at April 30, 2026

Investment value: **\$16,483.66 at April 30, 2026**



Compound Returns ² As at April 30, 2026

Series	1 mth	3 mths	6 mths	YTD	1 year	3 years	5 years	10 years	psi
Empire Life Dividend Balanced GIF Class Q	2.66%	4.15%	6.06%	4.46%	15.06%	8.63%	6.42%	5.19%	4.45%

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, 2026

Series	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Empire Life Dividend Balanced GIF Class Q	13.49%	4.96%	-12.42%	11.29%	-2.34%	15.62%	-6.51%	7.06%	11.01%	9.53%

Portfolio Allocations As at April 30, 2026

Sector Allocation



Asset Allocation



Top 10 Holdings

Name	Weight
Royal Bank of Canada	4.23%
Toronto-Dominion Bank	3.70%
Intact Financial Corporation	2.44%
Alimentation Couche-Tard Inc. Com	2.06%
Suncor Energy Inc.	1.91%
Bank of Montreal	1.85%
Thomson Reuters Corp. Com No Par	1.84%
The Descartes Systems Group Inc.	1.81%
Canadian Natural Resources Limited	1.78%
Amazon.com Inc	1.75%

Underlying Fund Holdings

Name	Weight
Empire Life Dividend Growth Fund	70.92%
Empire Life Bond Fund	28.63%

Fund codes

Series	Front-end load	Front-end load joint	Low load	Low load joint	Deferred Sales Charge *	Back-end load joint
Class Q	ECF00461	ECF00462	ECF02461	ECF02462	ECF05461	ECF05462

* 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

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

