

# Empire Life Dividend Balanced GIF — Class R



April 30, 2025

## Fund Details

**Inception Date :** October 17, 2017

**Net Assets :** \$499.18 million

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

Empire Life Investments Inc.

**Min. Investment :**

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

**MER :** 2.45%

**Asset class :**

Canadian Equity Balanced

<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)

Empire Life Investment Team

Empire Life Investment Team

## Why Invest

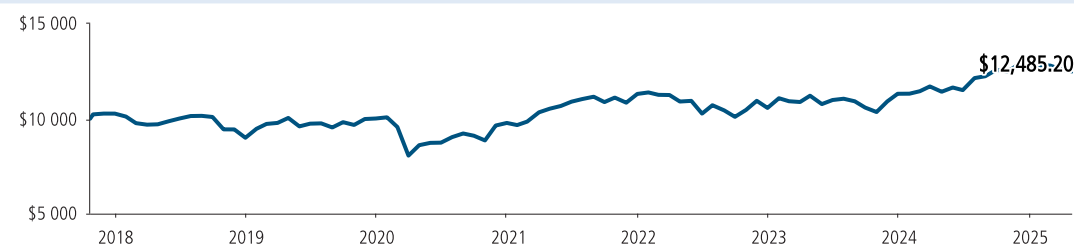
You are seeking growth and income by investing primarily in equity and fixed income investment funds, with a target equity allocation of 70%

## Risk: Low to Medium



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

Investment value: **\$12,485.20 at April 30, 2025**



## Compound Returns <sup>2</sup> As at April 30, 2025

Series	1 mth	3 mths	6 mths	YTD	1 year	3 years	5 years	10 years	psi
Empire Life Dividend Balanced GIF Class R	-0.82%	-2.53%	0.03%	-0.56%	9.36%	4.62%	7.73%	—	3.00%

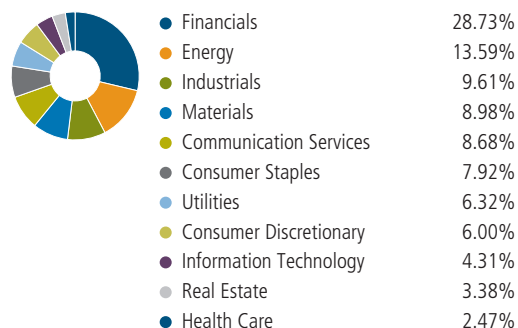
<sup>2</sup> Annual Compound Returns: Returns under 1 year are simple rates of return. All others are annual compound rates of return. All returns are calculated after taking expenses, management and administration fees into account. Past performance is no guarantee of future performance.

## Calendar Returns As at April 30, 2025

Series	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Empire Life Dividend Balanced GIF Class R	—	—	—	-12.39%	11.29%	-2.34%	15.61%	-6.51%	7.05%	11.00%

## Portfolio Allocations As at March 31, 2025

### Sector Allocation



### Asset Allocation



### Top 10 Holdings

Name	Weight
Toronto-Dominion Bank	3.87%
Royal Bank of Canada	3.56%
TELUS Corporation	2.22%
ROYAL BK OF CAD 2.65% 01APR25 TD	2.22%
Sun Life Financial Inc.	2.02%
Bank of Montreal	1.87%
Canadian Natural Resources Limited	1.84%
Suncor Energy Inc.	1.81%
Enbridge Inc.	1.73%
Bank of Nova Scotia	1.69%

### Underlying Fund Holdings

Name	Weight
Empire Life Dividend Growth Fund	69.46%
Empire Life Bond Fund	29.87%

### Fund codes

Series	Front-end load	Low load *	No load	Deferred Sales Charge *
Class R	ECF14046	ECF14246	ECF14346	ECF14546

\* 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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