Empire Life Vanguard Growth ETF Portfolio GIF - Class K



November 30, 2024

Fund Details

Inception Date : October 28, 2024

Net Assets : \$1.51 million

Fund Manager ¹: Empire Life Investments Inc.

Secondary Fund Manager : Vanguard Investments Canada Inc.

Min. Investment :

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

MER *: 1.99%

Asset class : Global Equity Balanced

Management Fee: 1.65%

* The MER is estimated as the fund is less than 12 months old.

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 long-term capital growth and are willing to accept a medium level of risk.

Risk: Medium

Low	Low To Moderate	Moderate	Moderate To High High	
erformance	As at November 30, 2024			
this fund is new,	this information is not availabl	e.		
ortfolio Allo	cations As at October 31,	2024		
ector Allocatio	1		Geographic Allocation	
	Financials	21.46%	United States	
	Information Technology	19.26%	• Canada	
	Industrials	12.40%	🔰 🕒 Japan	
	Consumer Discretionary	8.70%	United Kingdom	
	Health Care	7.75%	• France	
•	Energy	7.67%	China	
•	Materials	6.58%	 Germany 	
•	Communication Services	5.97%	 Switzerland 	
•	Consumer Staples	5.42%	 India 	
•	Utilities	2.95%	 Australia 	
•	Real Estate	1.85%	• Other	
Asset Allocation			Top 10 Holdings	
	U.S. Equity	37.10%	Name	
	Canadian Equity	23.76%	Vanguard US Total Market Index ETF	
	International Equity	19.06%	Vanguard FTSE Canada All Cap Index ETF	
	Canadian Bonds	12.71%	Vanguard FTSE Developed All Cap ex Nor	
	International Bond Funds	3.90%	America Index ETF	
•	U.S. Bonds	3.17%	Vanguard Canadian Aggregate Bond Inde	ex ETF
	Other	0.25%	Vanguard FTSE Emerging Markets All Cap	Index
•	Cash and Equivalents	0.02%	ETF	

Name	Weight
Vanguard US Total Market Index ETF	36.83%
Vanguard FTSE Canada All Cap Index ETF	24.17%
Vanguard FTSE Developed All Cap ex North America Index ETF	13.68%
Vanguard Canadian Aggregate Bond Index ETF	11.70%
Vanguard FTSE Emerging Markets All Cap Index ETF	5.65%
Vanguard Global ex-U.S. Aggregate Bond Index ETF (CAD-hedged)	4.03%
Vanguard US Aggregate Bond Index ETF CAD- hedged	3.91%

Fund codes

Series	Front-end load	Low load *	No load	Deferred Sales Charge *	
Class K	ECF11018	ECF11218	ECF11318	ECF11518	

* 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.

Empire Life

 The Empire Life Insurance Company

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