

Empire Life Fidelity Global Income Portfolio GIF - Class L



May 31, 2025

Fund Details

Inception Date : May 12, 2025

Net Assets : \$369.87 thousand

Fund Manager ¹ :

The Empire Life Insurance Company

Secondary Fund Manager :

Fidelity Investments Canada

Min. Investment :

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

MER ^{*} : 3.00%

Asset class :

Global Fixed Income Balanced

Management Fee : 2.30%

* 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 income and growth, wanting to invest in bonds and stocks from around the world, including emerging markets, and are willing to accept a low to moderate level of risk.

Risk: Low to Medium

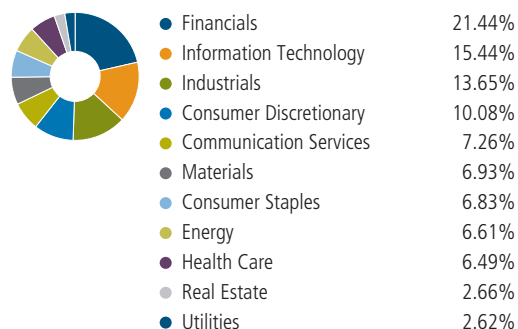


Performance As at May 31, 2025

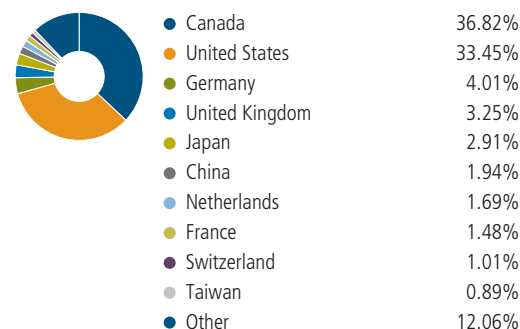
As this fund is new, this information is not available.

Portfolio Allocations As at February 28, 2025

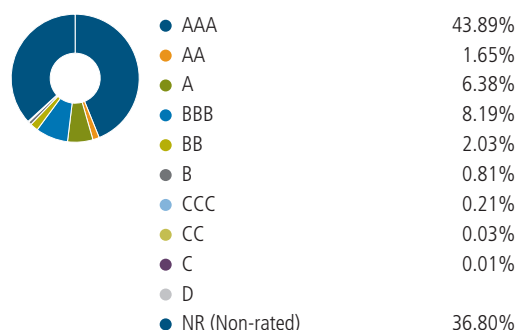
Sector Allocation



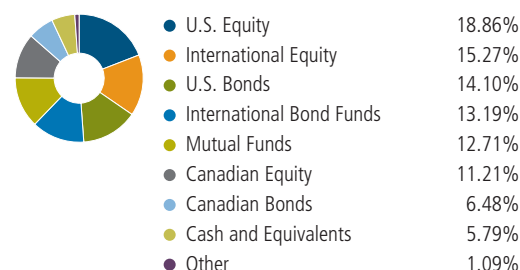
Geographic Allocation



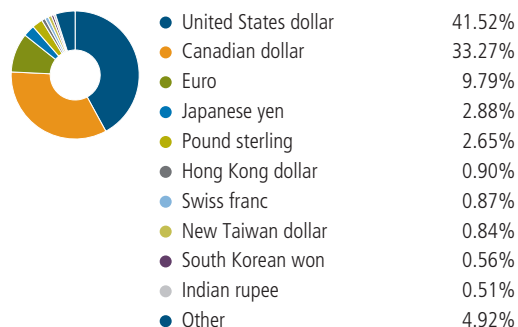
Credit Ratings



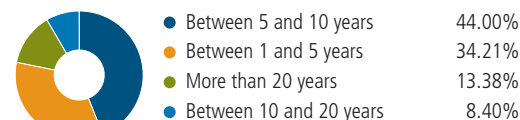
Asset Allocation



Currency Allocation



Bond Term Allocation



Top 10 Holdings

Name	Weight
Fidelity Multi-Sector Bond Fund	10.15%
Fidelity Global Dividend Investment Trust	9.10%
Fidelity Developed International Bond Multi-Asset Base Fund	7.27%
Fidelity Insights Investment Trust	5.99%
Fidelity Canadian Disciplined Equity Fund	5.88%
Can Bond MA Base - Ser O	5.72%
Fidelity Canadian Short Term Fixed Income Multi-Asset Base Fund	5.06%
Fidelity Canadian Money Market Investment Trust	4.28%
Fidelity Emerging Markets Fund	3.96%
iShares TIPS Bond ETF	3.34%

Fund codes

Series	Front-end load	Low load *	No load	Deferred Sales Charge *
Class L	ECF12021	ECF12221	ECF12321	ECF12521

* 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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