

Empire Life Fidelity Global Income Portfolio GIF - Class M



April 30, 2026

Fund Details

Inception Date : May 12, 2025

Net Assets : \$19.08 million

Fund Manager ¹ :

The Empire Life Insurance Company

Secondary Fund Manager :

Fidelity Investments Canada

Min. Investment :

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

MER ^{*} : 3.20%

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

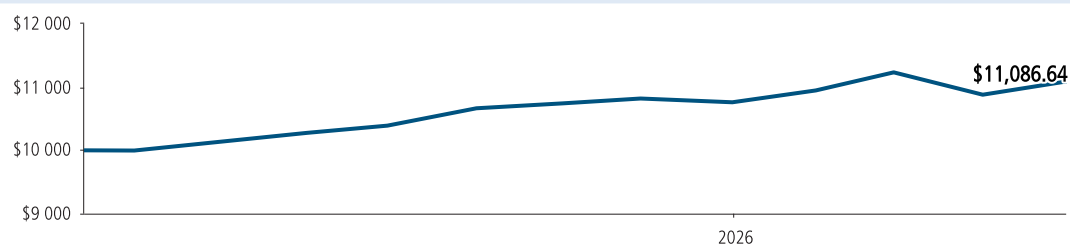
You are seeking income and growth, wanting to invest in bonds and stocks from around the world, including emerging markets, and are willing to accept a low to moderate level of risk.

Risk: Low to Medium



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

Investment value: **\$11,086.64 at April 30, 2026**



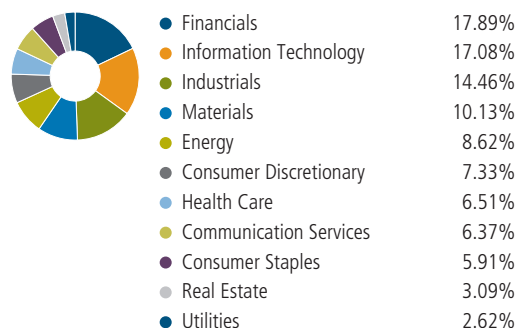
Compound Returns ² As at April 30, 2026

Series	1 mth	3 mths	6 mths	YTD	1 year	3 years	5 years	10 years	psi
Empire Life Fidelity Global Income Portfolio GIF Class M	1.91%	1.29%	3.21%	3.05%	10.87%	—	—	—	10.87%

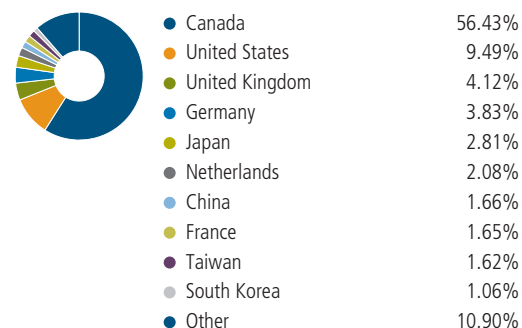
² Annual Compound Returns: Returns under 1 year are simple rates of return. All others are annual compound rates of return. All returns are calculated after taking expenses, management and administration fees into account. Past performance is no guarantee of future performance.

Portfolio Allocations As at March 31, 2026

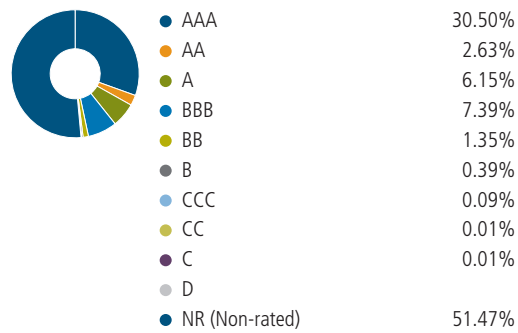
Sector Allocation



Geographic Allocation



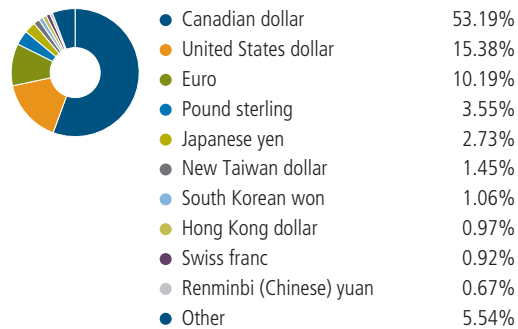
Credit Ratings



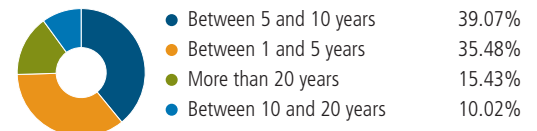
Asset Allocation



Currency Allocation



Bond Term Allocation



Top 10 Holdings

Name	Weight
Can Bond MA Base - Ser O	9.86%
Fidelity Global Dividend Investment Trust	8.70%
Fidelity Developed International Bond Multi-Asset Base Fund	8.64%
Fidelity Multi-Sector Bond Hedged Multi-Asset Base Fund	6.49%
Fidelity Canadian Money Market Investment Trust	5.66%
Fidelity Canadian Disciplined Equity Fund	5.08%
Fidelity Emerging Markets Fund	4.67%
Fidelity Canadian Short Term Fixed Income Multi-Asset Base Fund	4.31%
Fidelity Insights Currency Neutral Multi-Asset Base Fund	4.17%
Fidelity Global Bond Multi-Asset Base Fund	3.19%

Fund codes

Series	Front-end load	Low load *	No load	Deferred Sales Charge *
Class M	ECF13021	ECF13221	ECF13321	ECF13521

* 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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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

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