

Empire Life International Equity Index GIF - Class K



May 31, 2026

Fund Details

Inception Date : May 29, 2024

Net Assets : \$12.45 million

Fund Manager ¹ :

Empire Life Investments Inc.

Secondary Fund Manager :

BlackRock Fund Advisors

Min. Investment :

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

MER ^{*} : 2.55%

Asset class : International Equity

Management Fee : 2.00%

* 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

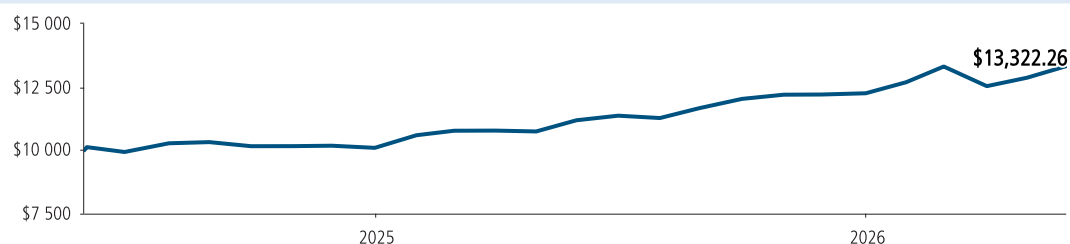
You are seeking growth over the long-term by investing in broadly diversified stocks from around the world, ex-Canada and the U.S., and are willing to accept a moderate level of risk.

Risk: Medium



Growth of \$10,000 As at May 31, 2026

Investment value: **\$13,322.26 at May 29, 2026**



Compound Returns ² As at May 31, 2026

Series	1 mth	3 mths	6 mths	YTD	1 year	3 years	5 years	10 years	psi
Empire Life International Equity Index GIF Class K	3.54%	0.10%	9.17%	8.73%	19.09%	—	—	—	14.46%

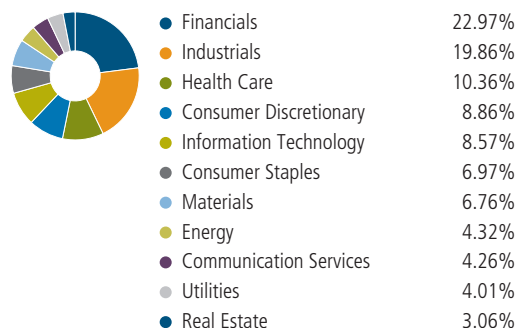
² Annual Compound Returns: Returns under 1 year are simple rates of return. All others are annual compound rates of return. All returns are calculated after taking expenses, management and administration fees into account. Past performance is no guarantee of future performance.

Calendar Returns As at May 31, 2026

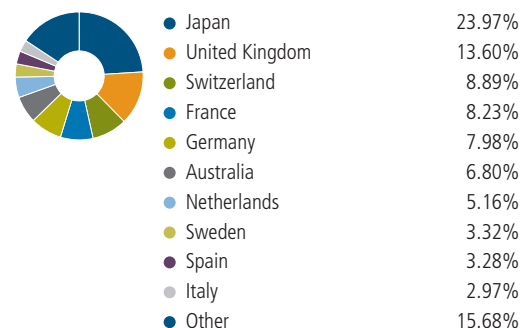
Series	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Empire Life International Equity Index GIF Class K	—	—	—	—	—	—	—	—	—	21.33%

Portfolio Allocations As at March 31, 2026

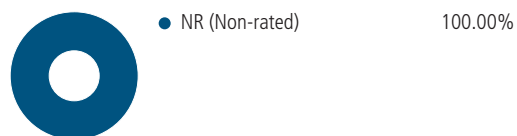
Sector Allocation



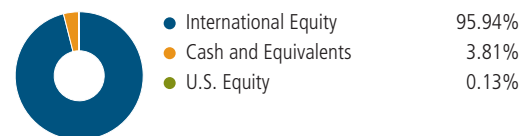
Geographic Allocation



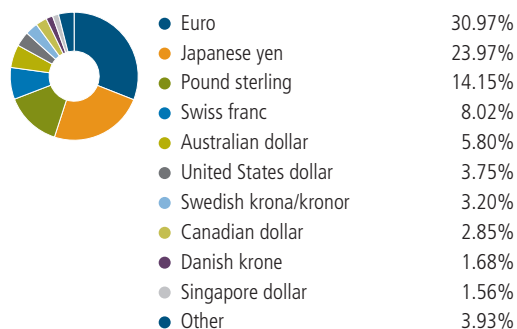
Credit Ratings



Asset Allocation



Currency Allocation



Top 10 Holdings

Name	Weight
ROYAL BK OF CAD 2.15% 01APR26 TD	2.61%
ASML Holding N.V. Asml Holding N V	2.06%
AstraZeneca PLC Shs	1.24%
Novartis AG Namen Akt	1.18%
HSBC Holdings PLC Shs	1.14%
ROCHE PS PAR AG	1.14%
Shell PLC Ord Sh	1.11%
Nestle S.A. Act Nom	1.04%
Commonwealth Bank of Australia Ordinary Fully Paid	0.79%
Toyota Motor Corp. Com Stk	0.77%

Underlying Fund Holdings

Name	Weight
iShares Core MSCI EAFE ETF	97.15%
ROYAL BK OF CAD 2.15% 01APR26 TD	2.61%

Fund codes

Series	Front-end load	Low load *	No load	Deferred Sales Charge *
Class K	ECF11013	ECF11213	ECF11313	ECF11513

* 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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