

Empire Life International Equity Index GIF - Class L



March 31, 2025

Fund Details

Inception Date : May 29, 2024

Net Assets : \$2.40 million

Fund Manager ¹ :

Empire Life Investments Inc.

Min. Investment :

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

MER ^{*} : 3.06%

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

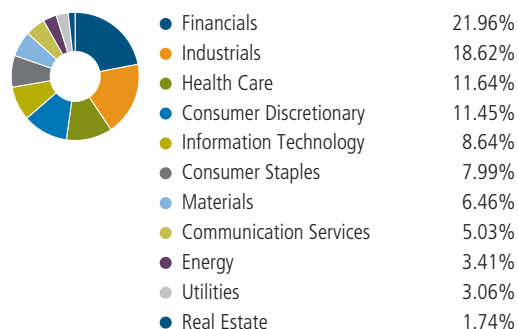


Performance As at March 31, 2025

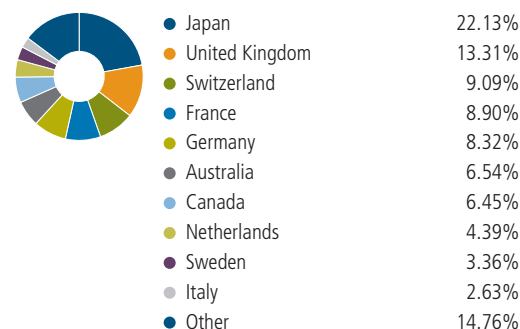
As this fund is new, this information is not available.

Portfolio Allocations As at February 28, 2025

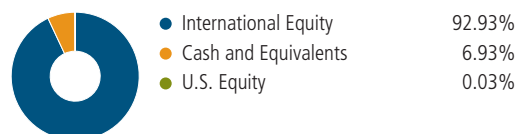
Sector Allocation



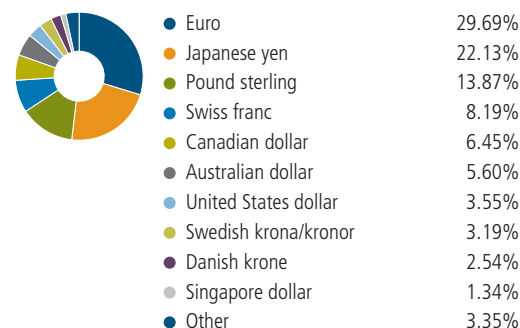
Geographic Allocation



Asset Allocation



Currency Allocation



Top 10 Holdings

Name	Weight
Novo Nordisk A/S Almindelig Aktie B	1.35%
SAP SE SAP Seinhaver Aktien O N	1.35%
ASML Holding N.V. Asml Holding N V	1.30%
Nestle S.A. Act Nom	1.18%
AstraZeneca PLC Shs	1.09%
Roche Holding AG Genusssch	1.09%
Novartis AG Namen Akt	1.00%
HSBC Holdings PLC Shs	0.98%
Shell PLC Ord Sh	0.95%
LVMH Moet Hennessy Louis Vuitton S.E. Shs	0.93%

Fund codes

Series	Front-end load	Low load *	No load	Deferred Sales Charge *
Class L	ECF12013	ECF12213	ECF12313	ECF12513

* 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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