

Empire Life Fidelity Multi-Asset Innovation GIF - Class L



February 28, 2026

Fund Details

Inception Date : May 12, 2025

Net Assets : \$15.30 million

Fund Manager ¹ :

The Empire Life Insurance Company

Secondary Fund Manager :

Fidelity Investments Canada

Min. Investment :

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

MER ^{*} : 3.26%

Asset class : Global Equity Balanced

Management Fee : 2.40%

* 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 medium-to long-term exposure to a diversified mix of global equity and fixed income securities in a single fund, and are comfortable with a moderate level of risk.

Risk: Medium



Performance

As at February 28, 2026
As this fund is new, this information is not available.

Portfolio Allocations

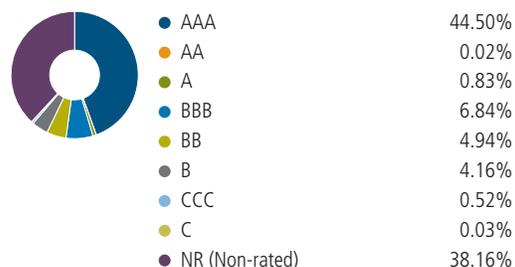
Sector Allocation



Geographic Allocation



Credit Ratings



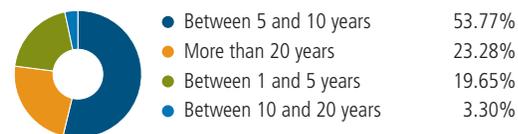
Asset Allocation



Currency Allocation



Bond Term Allocation



Bond Type



● Federal Government	66.39%
● Investment Grade Corporate	25.01%
● High Yield Corporate	8.00%
● Municipal Government	0.31%
● Preferred Shares	0.15%
● Convertible Bonds	0.14%

Top 10 Holdings

Name	Weight
United States Treasury Note, 4.38%, 5/15/2034	8.53%
ROYAL BK OF CAD 2.15% 02FEB26 TD	4.58%
Amazon.com Inc. Com	4.45%
Taiwan Semiconductor Manufacturing Co. Ltd. Sponsored ADR Sponsored Adr	3.86%
Alphabet Inc. Cl A	3.58%
Alphabet Inc. Cap Stk Cl C	3.55%
Microsoft Corp. Com	2.43%
NVIDIA Corp. Com	2.39%
United States Treasury Note, 4.13%, 8/15/2053	2.23%
Meta Platforms Inc. Cl A	1.75%

Fund codes

Series	Front-end load	Low load *	No load	Deferred Sales Charge *
Class L	ECF12023	ECF12223	ECF12323	ECF12523

* 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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