

Empire Life Multi-Strategy Global Balanced Portfolio GIF — Class K



September 30, 2026

Fund Details

Inception Date : October 23, 2019

Net Assets : \$53.94 million

Fund Manager ¹ :

The Empire Life Insurance Company

Min. Investment :

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

MER : 2.45%

Asset class : Global Neutral Balanced

Management Fee : 2.15%

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)

Dave Paterson

Vice President, Strategic Investment Solutions

Empire Life Investment Team

Empire Life Investment Team

Why Invest

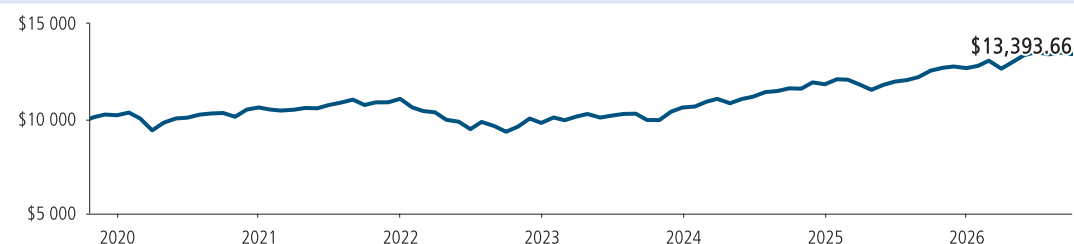
You are seeking a balance between long-term capital growth and earning income by investing primarily in global equity securities and fixed income securities

Risk: Low to Medium



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

Investment value: **\$13,393.66 at September 30, 2026**



Compound Returns ² As at September 30, 2026

Series	1 mth	3 mths	6 mths	YTD	1 year	3 years	5 years	10 years	psi
Empire Life Multi-Strategy Global Balanced Portfolio GIF Class K	-0.65%	-0.78%	6.04%	5.80%	6.91%	10.49%	4.56%	—	4.30%

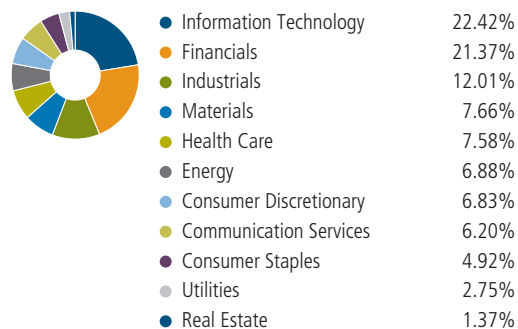
² Annual Compound Returns: Returns under 1 year are simple rates of return. All others are annual compound rates of return. All returns are calculated after taking expenses, management and administration fees into account. Past performance is no guarantee of future performance.

Calendar Returns As at September 30, 2026

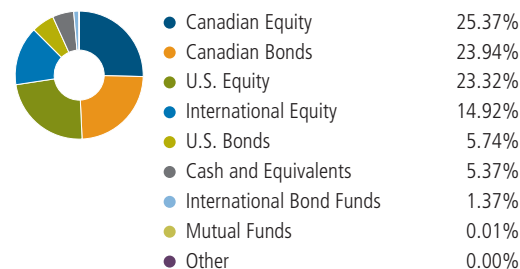
Series	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Empire Life Multi-Strategy Global Balanced Portfolio GIF Class K	—	—	—	—	4.04%	4.28%	-11.49%	8.29%	11.56%	7.20%

Portfolio Allocations As at August 31, 2026

Sector Allocation



Asset Allocation



Underlying Fund Holdings

Name	Weight
Empire Life Multi-Strategy Global Equity GIF	25.75%
Empire Life Bond Fund	14.08%
iShares Core S&P/TSX Cap Composite Index ETF	11.42%
Manulife Smart Core Bond ETF	8.02%
iShares Core MSCI EAFE ETF	6.49%
Mackenzie GQE Global Equity ETF	6.00%
PICTON MULTI-STRATEGY ALPH	5.03%
Vanguard S&P 500 ETF	4.51%
Empire Life Strategic Corporate Bond GIF	3.99%
Purpose Global Bond Fund	3.50%

Fund codes

Series	Front-end load	Low load *	No load	Deferred Sales Charge *
Class K	ECF11068	ECF11268	ECF11368	ECF11568

* 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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