

Empire Life Emblem Balanced Portfolio GIF — Class L



March 31, 2024

Fund Details

Inception Date : November 3, 2014

Net Assets : \$208.66 million

Fund Manager ¹ :

Empire Life Investments Inc.

Min. Investment :

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

MER : 2.86%

Asset class :

Canadian Neutral Balanced

Management Fee : 2.10%

¹ Empire Life Investments Inc. is the portfolio manager of the 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

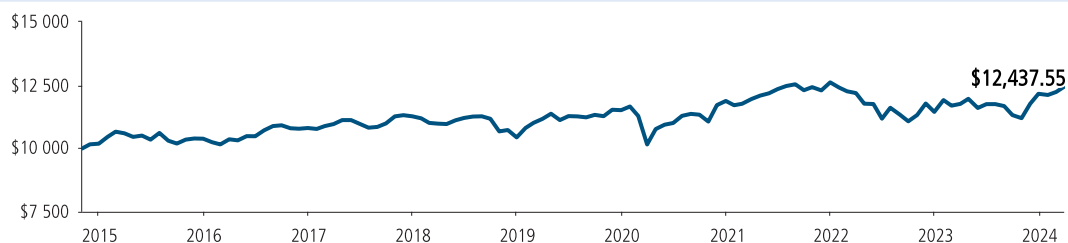
You are seeking growth and income by investing primarily in equity and fixed income securities, with a target equity allocation of 50%

Risk: Low to Medium



Growth of \$10,000 As at March 31, 2024

Investment value: **\$12,437.55 at March 28, 2024**



Compound Returns ² As at March 31, 2024

| Series | 1 mth | 3 mths | 6 mths | YTD | 1 year | 3 years | 5 years | 10 years | psi |
|---|-------|--------|--------|-------|--------|---------|---------|----------|-------|
| Empire Life Emblem Balanced Portfolio GIF Class L | 1.69% | 2.30% | 9.89% | 2.30% | 5.76% | 1.33% | 2.18% | — | 2.35% |

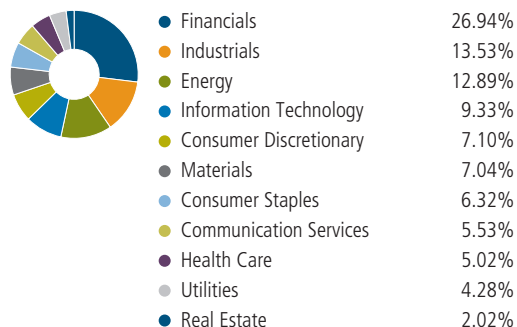
² Annual Compound Returns: Returns under 1 year are simple rates of return. All others are annual compound rates of return. All returns are calculated after taking expenses, management and administration fees into account. Past performance is no guarantee of future performance.

Calendar Returns As at March 31, 2024

| Series | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 |
|---|------|-------|-------|-------|--------|--------|-------|-------|--------|-------|
| Empire Life Emblem Balanced Portfolio GIF Class L | — | 1.93% | 4.07% | 4.28% | -7.39% | 10.30% | 3.16% | 6.18% | -9.25% | 6.25% |

Portfolio Allocations As at March 31, 2024

Sector Allocation



Asset Allocation



Top 10 Holdings

| Name | Weight |
|--|--------|
| Royal Bank of Canada | 2.25% |
| Toronto-Dominion Bank | 1.73% |
| Government of Canada 2.000% December 1, 2051 | 1.62% |
| Gov. of Canada, 2.5%, 12/1/2032 | 1.54% |
| Canadian Natural Resources Ltd. Com | 1.37% |
| Bank of Montreal | 1.19% |
| Brookfield Asset Management Inc. 'A' | 1.18% |
| ROYAL BK OF CAD 4.95% 01APR24 TD | 1.13% |
| Gov. of Canada, 1.5%, 6/1/2026 | 1.06% |
| Canadian Pacific Railway Limited | 1.05% |

Fund codes

| Series | Front-end load | Low load * | No load | Deferred Sales Charge * |
|---------|----------------|------------|----------|-------------------------|
| Class L | ECF12083 | ECF12283 | ECF12383 | ECF12583 |

* NOTE: Effective May 29, 2023, the Deferred Sales Charge (DSC) and Low Load (LL) Purchase Fee Options will no longer be available.

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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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