

Empire Life Emblem Diversified Income Portfolio GIF — Class L



October 31, 2023

Fund Details

Inception Date : November 3, 2014

Net Assets : \$42.10 million

Fund Manager 1 :

Empire Life Investments Inc.

Min. Investment :

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

MER : 2.68%

Asset class :

Canadian Fixed Income Balanced

Management Fee : 2.05%

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 current income and some growth by investing primarily in equity and fixed income securities, with a target equity allocation of 20%

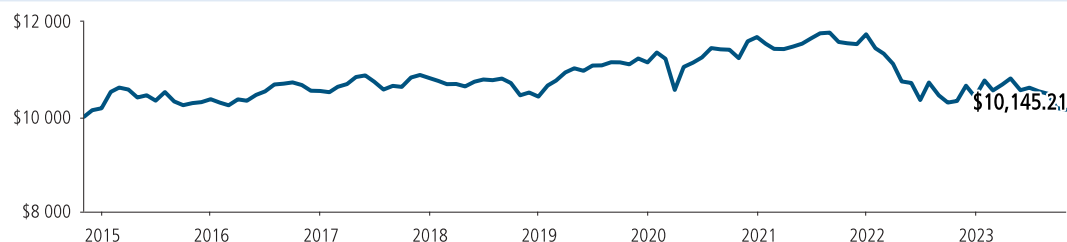
Risk: Low



Growth of \$10,000

As at October 31, 2023

Investment value: **\$10,145.21 at October 31, 2023**



Compound Returns ²

As at October 31, 2023

Series	1 mth	3 mths	6 mths	YTD	1 year	3 years	5 years	10 years	psi
Empire Life Emblem Diversified Income Portfolio GIF Class L	-0.37%	-3.69%	-6.10%	-2.60%	-1.79%	-3.33%	-0.59%	—	0.16%

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 October 31, 2023

Series	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Empire Life Emblem Diversified Income Portfolio GIF Class L	—	—	1.88%	1.67%	2.59%	-3.62%	6.91%	4.79%	0.50%	-11.23%

Portfolio Allocations

As at October 31, 2023

Asset Allocation



Bond Type



Top 10 Holdings

Name	Weight
ROYAL BK OF CAD 4.95% 01NOV23 TD	4.46%
Gov. of Canada, 2.5%, 12/1/2032	2.68%
Gov. of Canada, 2%, 6/1/2032	2.09%
Government of Canada 1.250% June 1, 2030	1.66%
Government of Canada 2.000% December 1, 2051	1.66%
Government of Canada 2.250% June 1, 2029	1.24%
Province of New Brunswick 3.550% June 3, 2043	1.10%
Gibson Energy Inc., 3.6%, 9/17/2029	1.05%
Gov. of Canada, 1.5%, 6/1/2026	1.04%
Province of Ontario, 4.6%, 6/2/2039	1.00%

Fund codes

Series	Front-end load	Low load *	No load	Deferred Sales Charge *
Class L	ECF12079	ECF12279	ECF12379	ECF12579

* 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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