

# Empire Life Income GIF — Class L



March 31, 2024

## Fund Details

**Inception Date :** November 3, 2014

**Net Assets :** \$332.80 million

**Fund Manager <sup>1</sup> :**

Empire Life Investments Inc.

**Min. Investment :**

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

**MER :** 2.64%

**Asset class :**

Canadian Fixed Income Balanced

**Management Fee :** 2.05%

<sup>1</sup> 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

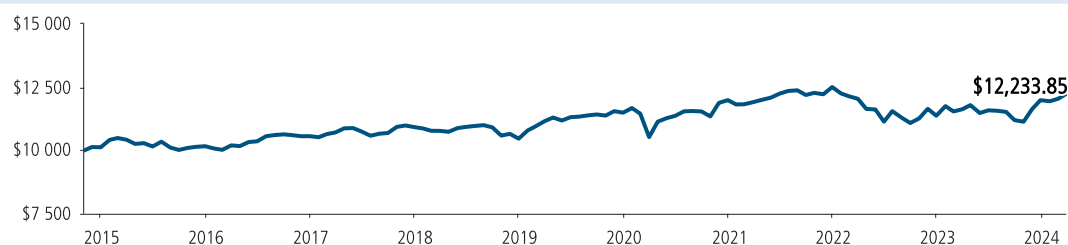
You are seeking growth and income by investing in a strategic mix of primarily Canadian equity and fixed income securities.

## Risk: Low



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

Investment value: **\$12,233.85 at March 28, 2024**



## Compound Returns <sup>2</sup> As at March 31, 2024

Series	1 mth	3 mths	6 mths	YTD	1 year	3 years	5 years	10 years	psi
Empire Life Income GIF Class L	1.59%	2.08%	9.23%	2.08%	5.21%	0.90%	1.87%	—	2.17%

<sup>2</sup> 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

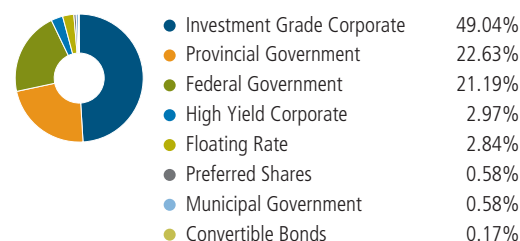
Series	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Empire Life Income GIF Class L	—	0.42%	3.90%	3.40%	-4.18%	9.79%	4.32%	4.30%	-9.05%	5.39%

## Portfolio Allocations As at February 29, 2024

### Asset Allocation



### Bond Type



### Top 10 Holdings

Name	Weight
Gov. of Canada, 2%, 6/1/2032	1.48%
Gov. of Canada, 1.75%, 12/1/2053	1.47%
Royal Bank of Canada	1.36%
Gov. of Canada, 2.5%, 12/1/2032	1.32%
Microsoft Corporation	1.26%
ROYAL BK OF CAD 4.95% 01MAR24 TD	1.02%
Canada Housing Trust 1.750% June 15, 2030	1.00%
Province of Ontario, 3.65%, 6/2/2033	0.98%
Government of Canada 2.000% December 1, 2051	0.95%
Province of New Brunswick 3.550% June 3, 2043	0.91%

### Fund codes

Series	Front-end load	Low load *	No load	Deferred Sales Charge *
Class L	ECF12025	ECF12225	ECF12325	ECF12525

\* 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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