

# Empire Life Monthly Income GIF — Class L



March 31, 2024

## Fund Details

**Inception Date :** April 20, 2015

**Net Assets :** \$54.04 million

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

Empire Life Investments Inc.

**Min. Investment :**

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

**MER :** 2.87%

**Asset class :**

Canadian Neutral Balanced

**Management Fee :** 2.10%

<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)

Jennifer Law

Senior Portfolio Manager, Canadian Equities

## Why Invest

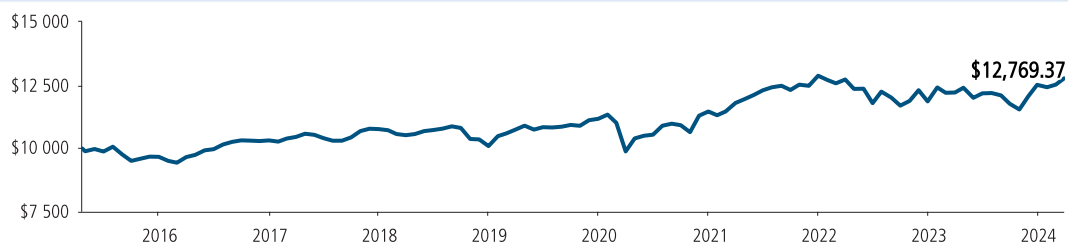
You are seeking growth and income by investing primarily in Canadian equity and fixed income securities.

## Risk: Low to Medium



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

Investment value: **\$12,769.37** 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 Monthly Income GIF Class L	1.99%	2.06%	8.54%	2.06%	4.58%	2.68%	3.51%	—	2.77%

<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

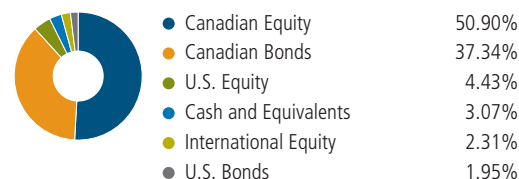
Series	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Empire Life Monthly Income GIF Class L	—	—	6.71%	4.33%	-6.23%	10.67%	2.59%	12.31%	-7.87%	5.50%

## Portfolio Allocations As at March 31, 2024

### Sector Allocation



### Asset Allocation



**Top 10 Holdings**

Name	Weight
Royal Bank of Canada	3.59%
ROYAL BK OF CAD 4.95% 01APR24 TD	2.78%
Toronto-Dominion Bank	2.41%
Bank of Montreal	1.88%
Canadian Natural Resources Ltd. Com	1.78%
Brookfield Asset Management Inc. 'A'	1.77%
Gov. of Canada, 2%, 6/1/2032	1.61%
Canadian Pacific Railway Limited	1.58%
Intact Financial Corporation Com	1.46%
Cenovus Energy Inc. Com	1.45%

**Fund codes**

Series	Front-end load	Low load *	No load	Deferred Sales Charge *
Class L	ECF12048	ECF12248	ECF12348	ECF12548

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

© Registered trademark of The Empire Life Insurance Company. 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**

259 King St. E., Kingston, Ontario, K7L 3A8 • info@empire.ca

