

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



October 31, 2023

Fund Details

Inception Date : October 23, 2019

Net Assets : \$39.19 million

Fund Manager ¹ :

The Empire Life Insurance Company

Min. Investment :

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

MER : 2.97%

Asset class : Global Neutral Balanced

Management Fee : 2.15%

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)

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

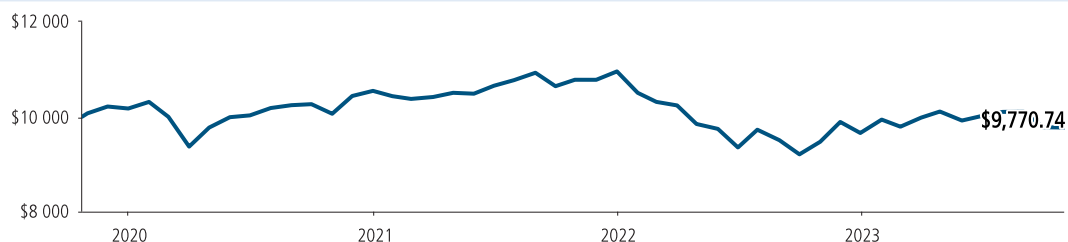
Risk: Low



Growth of \$10,000

As at October 31, 2023

Investment value: **\$9,770.74** 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 Multi-Strategy Global Balanced Portfolio GIF Class L	-0.07%	-3.26%	-3.34%	1.18%	3.16%	-0.97%	—	—	-0.57%

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

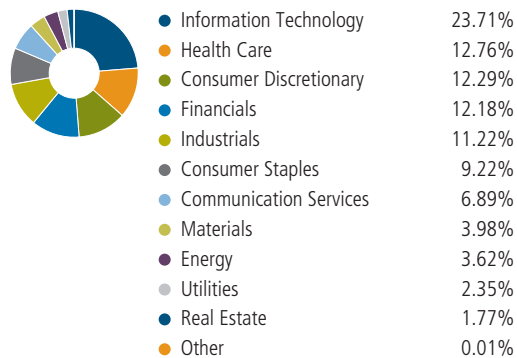
As at October 31, 2023

Series	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Empire Life Multi-Strategy Global Balanced Portfolio GIF Class L	—	—	—	—	—	—	—	3.65%	3.88%	-11.83%

Portfolio Allocations

As at June 30, 2023

Sector Allocation



Asset Allocation



Underlying Fund Holdings

Name	Weight
Empire Life Multi-Strategy Global Equity GIF	50.24%
Empire Life Bond Fund	14.97%
BMO Aggregate Bond Index ETF	10.99%
Vanguard Canadian Short-Term Bond Index ETF	4.95%
Empire Life Strategic Corporate Bond GIF	4.45%
PIMCO Monthly Income Fund	4.43%
iShares U.S. High Yield Bond Index ETF (CAD-Hedged)	2.97%
Vanguard US Aggregate Bond Index ETF Cad Hedged	2.94%

Fund codes

Series	Front-end load	Low load *	No load	Deferred Sales Charge *
Class L	ECF12068	ECF12268	ECF12368	ECF12568

* 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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