

Empire Life Balanced GIF — Class U



June 30, 2025

Fund Details

Inception Date : May 28, 2018

Net Assets : \$422.70 million

Fund Manager ¹ :

Empire Life Investments Inc.

Min. Investment :

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

MER : 1.35%

Asset class :

Canadian Neutral Balanced

Management Fee : 1.10%

¹ Empire Life Investments Inc. is the Portfolio Manager of certain 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

Empire Life Investment Team

Empire Life Investment Team

Why Invest

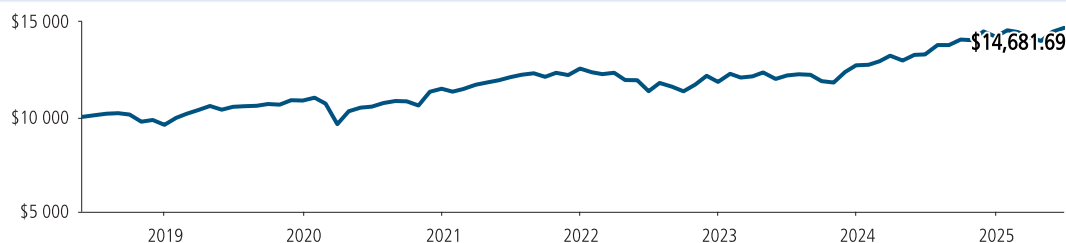
You are seeking growth and income by investing in a strategic mix of primarily Canadian equity and fixed income securities.

Risk: Low to Medium



Growth of \$10,000 As at June 30, 2025

Investment value: **\$14,681.69 at June 30, 2025**



Compound Returns ² As at June 30, 2025

Series	1 mth	3 mths	6 mths	YTD	1 year	3 years	5 years	10 years	psi
Empire Life Balanced GIF Class U	1.44%	3.50%	3.24%	3.24%	10.54%	8.97%	6.86%	—	5.67%

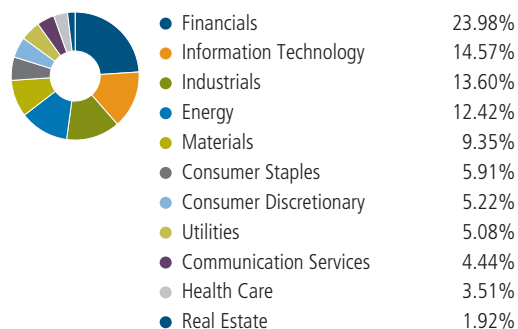
² Annual Compound Returns: Returns under 1 year are simple rates of return. All others are annual compound rates of return. All returns are calculated after taking expenses, management and administration fees into account. Past performance is no guarantee of future performance.

Calendar Returns As at June 30, 2025

Series	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Empire Life Balanced GIF Class U	—	—	—	—	13.35%	5.73%	9.24%	-5.60%	7.38%	11.89%

Portfolio Allocations As at June 30, 2025

Sector Allocation



Asset Allocation



Top 10 Holdings

Name	Weight
Royal Bank of Canada	2.11%
ROYAL BK OF CAD 2.65% 02JUL25 TD	2.04%
Cameco Corp.	1.48%
Microsoft Corporation	1.40%
Toronto-Dominion Bank	1.32%
Gov. of Canada, 2.75%, 12/1/2055	1.30%
Agnico Eagle Mines Limited	1.21%
Canadian Pacific Railway Limited	1.20%
ENBRIDGE PIPELINE 02JUL25 DN	1.19%
Enbridge Inc.	1.13%

Fund codes

Series	F-Class/Fee For Service (Nominee Name)	F-Class/Fee For Service (Client Name)
Class U	ECF11735	ECF11835

® 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

