

Empire Life International Equity GIF — Class K



August 31, 2025

Fund Details

Inception Date : April 20, 2015

Net Assets : \$92.05 million

Fund Manager ¹ :

Empire Life Investments Inc.

Min. Investment :

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

MER : 3.01%

Asset class : International Equity

Management Fee : 2.45%

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)

David Mann

Senior Portfolio Manager, Global Equities

[Empire Life Investment Team](#)

Empire Life Investment Team

Why Invest

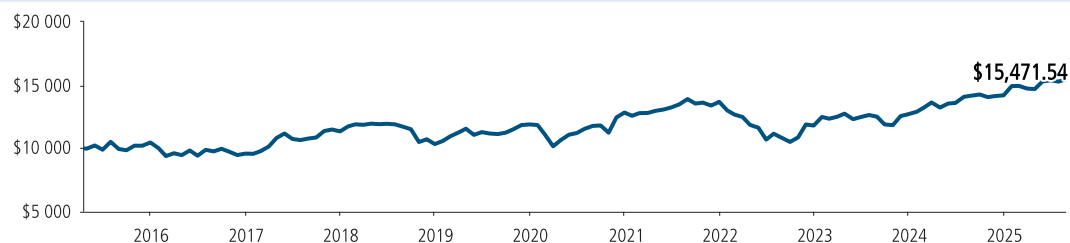
You are seeking growth by investing primarily in international large cap equity securities

Risk: Medium



Growth of \$10,000 As at August 31, 2025

Investment value: **\$15,471.54 at August 29, 2025**



Compound Returns ² As at August 31, 2025

Series	1 mth	3 mths	6 mths	YTD	1 year	3 years	5 years	10 years	psi
Empire Life International Equity GIF Class K	1.29%	1.14%	3.58%	9.01%	9.16%	12.66%	5.60%	4.50%	4.32%

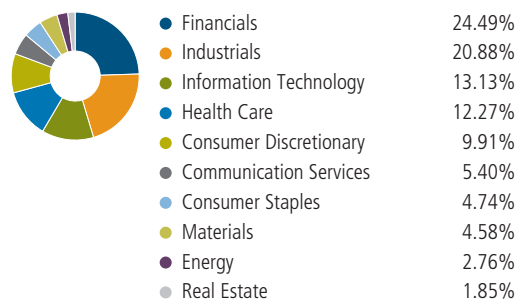
² Annual Compound Returns: Returns under 1 year are simple rates of return. All others are annual compound rates of return. All returns are calculated after taking expenses, management and administration fees into account. Past performance is no guarantee of future performance.

Calendar Returns As at August 31, 2025

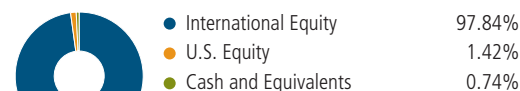
Series	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Empire Life International Equity GIF Class K	—	-8.39%	18.27%	-8.82%	14.99%	7.89%	6.60%	-13.71%	7.61%	11.72%

Portfolio Allocations As at August 31, 2025

Sector Allocation



Asset Allocation



Top 10 Holdings

Name	Weight
Air Liquide SA	3.88%
Pan Pacific International Holdings Corporation	3.48%
Taiwan Semiconductor Manufacturing Company Limited ADR	3.34%
Tencent Holdings Limited	3.10%
Novartis AG	3.03%
SAP SE	3.02%
RELX PLC Shs	2.66%
British American Tobacco PLC	2.51%
Safran SA Shs	2.48%
Hoya Corporation	2.47%

Fund codes

Series	Front-end load	Low load *	No load	Deferred Sales Charge *
Class K	ECF11075	ECF11275	ECF11375	ECF11575

* NOTE: Effective May 29, 2023, the Deferred Sales Charge (DSC) and Low Load (LL) Purchase Fee Options are no longer available for new deposits. Switches between funds purchased with the same Purchase Fee Option will continue to be allowed.

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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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