



Introducing the Empire Life Global Asset Allocation GIF

Ever-changing markets call for an investment approach that can take advantage of opportunities while possibly protecting on the downside. The Empire Life Global Asset Allocation GIF gives your clients access to a globally diversified portfolio of fixed income and equity investments that is tactically managed for changing market conditions.



FUND HIGHLIGHTS

- A global core holding with a neutral mix of 65% equities and 35% fixed income
- Tactical asset allocation takes advantage of shifting market opportunities
- Exposure to well-known, large cap companies from around the world and fixed income to provide stability during market downturns
- Equities managed using a conservative, value-oriented and disciplined investment approach with an emphasis on downside protection
- Fixed income managed with an active, multi-strategy approach combining top-down macroeconomic analysis and bottom-up credit research focused on undervalued securities and sectors
- Available with GIF Preferred Pricing and Fee-for-Service (FFS) purchase fee option



INVESTOR SUITABILITY

The Empire Life Global Asset Allocation GIF may be suitable for clients seeking growth by investing in a fund with a globally diversified portfolio.

RISK LEVEL

moderate



INVESTMENT TIME HORIZON

long-term





PORTFOLIO MANAGER

Amber Sinha, MBA, CFA

Senior Portfolio Manager, Global Equities
Empire Life Investments Inc.

Amber joined Empire Life in 2005 as an Investment Analyst and was later promoted to Portfolio Manager. He is a member of the Investment Team¹ providing investment management for segregated funds² and mutual funds³. Amber focuses on global equities. He is the lead manager of the Empire Life Global Asset Allocation GIF, Empire Life Global Dividend Growth Fund, Empire Life Global Equity GIF, Empire Life Global Smaller Companies GIF, and Empire Life International Equity GIF.

Series	75/75 (GIF)					75/100 (GIF)				
Class	K				U	L				V
Fee Option	FE	LL	NL	DSC	FFS	FE	LL	NL	DSC	FFS
Fund Codes	11043	11243	11343	11543	11743	12043	12243	12343	12543	12743
Insurance Fee	0.10%				0.10%	0.60%				0.60%
MER*	2.61%				1.49%	2.61%				1.49%
Total Cost	2.71%				1.59%	3.21%				2.09%

Series	100/100 (GIF)					Class Plus 3.0				
Class	M				W	R				S
Fee Option	FE	LL	NL	DSC	FFS	FE	LL	NL	DSC	FFS
Fund Codes	13043	13243	13343	13543	13743	14043	14243	14343	14543	14743
Insurance Fee	0.75%				0.75%	1.25%				1.25%
MER*	2.61%				1.49%	2.69%				1.49%
Total Cost	3.36%				2.24%	3.94%				2.74%

¹ Since January 2012 the Investment Team became part of Empire Life Investments Inc. ² Issued by The Empire Life Insurance Company. ³ Offered by Empire Life Investments Inc.

* Estimated MERs

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.**

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