



# Get to know the Empire Life Global Smaller Companies GIF again

Empire Life is re-opening the Empire Life Global Smaller Companies GIF to give your clients additional global equity fund options for their investment portfolios. The Empire Life Global Smaller Companies GIF seeks out long term growth opportunities through capital appreciation by investing primarily in equity securities of small to mid-cap companies around the world.



## FUND HIGHLIGHTS

- Access to small to mid-cap companies in North America, Europe and Asia
- Seeks opportunities in less researched, undiscovered companies while providing geographic diversification
- Focuses on individual stock selection and selects companies meeting investment hurdles for growth, profitability, management quality, track record and strong balance sheets
- Complement to a large cap fund such as our Empire Life Global Equity GIF
- Available with GIF Preferred Pricing and Fee-for-Service (FFS) purchase fee option

### Asset Mix as at September 30, 2018

International Equity	51.7%
U.S. Equity	42.9%
Canadian Equity	3.7%
Cash	1.7%



## INVESTOR SUITABILITY

May be suitable for clients who are looking to diversify their portfolios by investing in global small to mid-cap companies.

### 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 Team<sup>1</sup> providing investment management for segregated funds<sup>2</sup> and mutual funds<sup>3</sup>. 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					75/100					100/100				
Class	K				U	L				V	M				W
Fee Option	FE	LL	NL	DSC	FFS	FE	LL	NL	DSC	FFS	FE	LL	NL	DSC	FFS
Fund Codes	11072	11272	11372	11572	11772	12072	12272	12372	12572	12772	13072	13272	13372	13572	13772
Insurance Fee	0.25%				0.25%	0.75%				0.75%	1.20%				1.20%
MER*	2.66%				1.54%	2.66%				1.54%	2.66%				1.54%
Total Cost	2.91%				1.79%	3.41%				2.29%	3.86%				2.74%

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