



Introducing the Empire Life Strategic Corporate Bond GIF

The Empire Life Strategic Corporate Bond GIF is a diversified, go-anywhere fixed income portfolio that can provide your clients with protection from rising interest rates and enhanced long-term returns.



FUND HIGHLIGHTS

- **Focus on long-term returns and capital preservation:** Seeks to generate long-term returns meaningfully above inflation while preserving capital by investing in a diversified portfolio of fixed income securities issued by primarily U.S. and Canadian companies
- **The flexibility to go-anywhere complements traditional bond funds:** The flexibility to invest in investment grade corporate bonds, high yield bonds, floating rate loans, convertible bonds, and preferred shares offers the potential for higher yields and reduced interest rate sensitivity, which complements traditional bond funds
- **An opportunistic strategy that looks for value across sectors:** Managed with an active and opportunistic strategy that can move across sectors to seek the most attractive relative value. Focuses on bottom-up credit research to identify attractive return opportunities while assessing a company's ability to meet its debt obligations
- **Available in a range of fee options:** Available with GIF Preferred Pricing and Fee-for-Service (FFS) purchase fee option

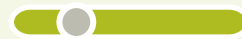


INVESTOR SUITABILITY

Suitable for clients seeking income and the potential for capital appreciation through a diversified global corporate bond portfolio.

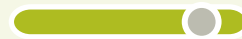
RISK LEVEL

low – medium



INVESTMENT TIME HORIZON

long-term





PORTFOLIO MANAGER

Albert Ngo, MFE

Portfolio Manager, Fixed Income
Empire Life Investments Inc.

Albert joined Empire Life Investments Inc. in 2018 as a Portfolio Manager, Fixed Income. He is a member of the Investments Team providing investment management for segregated funds¹ and mutual funds². Albert is the lead manager of the Empire Life Strategic Corporate Bond 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	11033	11233	11333	11533	11733	12033	12233	12333	12533	12733	13033	13233	13333	13533	13733
Insurance Fee	0.10%				0.10%	0.35%				0.35%	0.45%				0.45%
MER*	2.16%				1.60%	2.16%				1.60%	2.16%				1.60%
Total Cost	2.26%				1.70%	2.51%				1.95%	2.61%				2.05%

¹ Issued by The Empire Life Insurance Company. ² 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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