

Investment Performance - Class A/G/L Segregated Funds

Calendar Year Returns

Funds	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013
Income										
Money Market Fund Class A	0.9%	-0.3%	0.2%	1.1%	0.8%	0.0%	0.2%	0.0%	0.3%	0.2%
Bond Fund Class A	-12.6%	-4.1%	6.5%	5.2%	-1.8%	1.2%	0.8%	1.4%	6.6%	-2.2%
Strategic Corp Bond GIF Class L	-8.0%	-0.3%	4.7%	4.4%						
Short Term High Income GIF Class L	-4.4%	2.1%	6.2%							
Balanced										
Income Fund Class A	-8.7%	4.7%	4.7%	10.0%	-4.2%	3.4%	3.9%	0.4%	6.7%	2.8%
Balanced Fund Class A	-6.8%	7.8%	4.4%	11.8%	-5.5%	3.6%	4.5%	0.1%	6.4%	8.9%
Global Balanced Fund Class A	-6.5%	8.1%	3.7%	10.7%	-4.6%	6.4%	1.7%	6.3%	7.8%	15.9%
Asset Allocation Fund Class A	-6.3%	11.7%	2.1%	12.3%	-7.6%	5.9%	2.6%	7.6%	11.4%	16.6%
Elite Balanced Fund Class G	-5.6%	14.2%	4.0%	14.7%	-6.8%	5.0%	8.3%	2.9%	10.3%	17.6%
Dividend Balanced Fund Class G	-6.7%	15.4%	-2.6%	11.0%	-12.6%	4.7%	13.2%	-1.9%	6.8%	14.5%
Monthly Income GIF Class L	-7.9%	12.3%	2.6%	10.7%	-6.2%	4.3%	6.7%			
Global Asset Allocation GIF Class L	-4.5%	5.4%	5.2%	12.6%						
Equity Funds										
Elite Equity Fund Class A	-3.9%	19.3%	3.0%	17.4%	-8.0%	6.1%	10.1%	3.4%	11.3%	22.9%
Canadian Equity Fund Class A	-6.2%	19.6%	-5.8%	14.8%	-14.8%	5.3%	15.0%	-1.4%	10.9%	18.4%
Dividend Growth Fund Class A	-5.3%	20.7%	-5.2%	12.6%	-15.3%	5.6%	16.4%	-2.7%	7.1%	18.9%
Small Cap Equity Fund Class A	-8.0%	19.7%	13.6%	11.3%	-23.1%	6.5%	14.4%	-1.1%	3.3%	7.9%
Global Div. Growth Fund Class A	-2.1%	9.4%	5.8%	18.9%	-1.7%	15.3%	-3.7%	13.9%	9.4%	26.6%
Global Smaller Comp. Fund Class A	-13.9%	12.9%	18.2%	21.7%	-6.1%	11.2%	2.5%	24.8%	5.8%	27.7%
Global Equity Fund Class A	-6.7%	9.8%	7.8%	17.6%	-1.8%	15.5%	-1.6%	12.4%	11.3%	31.9%
Global Sustainable Equity GIF Class L	-10.7%									
International Equity Fund Class A	-13.7%	6.5%	7.9%	14.8%	-9.1%	17.9%	-8.7%	15.9%	2.5%	23.8%
American Value Fund Class A	-2.0%	12.5%	9.6%	23.6%	0.5%	9.9%	6.0%	13.1%	19.3%	34.5%
US Equity Index Fund Class A	-20.6%	24.5%	12.5%	27.0%	-7.9%	17.6%	9.0%	-1.1%	11.3%	29.9%

Fund Performance: 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 does not guarantee future results. Empire Life will endeavour to ensure the information presented is accurate and updated, but will not be held liable for inaccuracies

Please read the Information Folder before investing in any fund. **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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Calendar Year Returns

Funds	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013
Portfolio Funds Cons. Portfolio Fund Class A	-10.4%	2.9%	4.2%	8.1%	-5.3%	3.3%	4.1%	1.8%	7.5%	5.8%
Balanced Portfolio Fund Class A	-9.6%	6.0%	4.1%	9.8%	-7.1%	4.5%	5.3%	2.2%	7.8%	8.9%
Mod. Growth Portfolio Fund Class A	-8.7%	9.1%	3.0%	11.2%	-8.5%	5.5%	6.5%	2.5%	8.2%	12.5%
Growth Portfolio Fund Class A	-7.8%	12.9%	2.1%	12.6%	-11.0%	6.2%	8.9%	2.1%	8.3%	15.2%
Agg. Growth Portfolio Fund Class A	-6.6%	17.2%	0.8%	14.5%	-13.2%	7.6%	11.1%	2.4%	8.6%	19.5%
Emblem Portfolios Div. Income Portfolio GIF Class L	-11.2%	0.5%	4.8%	6.9%	-3.6%	2.6%	1.7%	1.9%		
Cons. Portfolio GIF Class L	-9.9%	3.3%	4.4%	8.7%	-5.5%	3.3%	2.3%	1.4%		
Balanced Portfolio GIF Class L	-9.3%	6.2%	3.2%	10.3%	-7.4%	4.3%	4.1%	1.9%		
Mod. Growth Portfolio GIF Class L	-8.1%	9.5%	1.9%	11.9%	-9.3%	4.9%	6.8%	1.9%		
Growth Portfolio GIF Class L	-7.0%	12.9%	-0.3%	13.5%	-11.5%	5.6%	9.5%	2.1%		
Agg. Growth Portfolio GIF Class L	-6.6%	15.2%	-1.0%	14.6%	-12.0%	6.4%	11.3%	1.6%		
Gibl Emblem Port Global Cons. Portfolio GIF Class L	-6.1%	1.4%	6.5%	6.5%						
Global Balanced Portfolio GIF Class L	-6.6%	3.9%	6.4%	9.4%						
Global Mod. Growth Portfolio GIF Class L	-7.0%	6.4%	7.7%	12.8%						
Global Agg. Growth Portfolio GIF Class L	-9.4%	9.5%	8.0%	18.7%						
Multi-Strategy Port Global Cons. Portfolio GIF Class L	-10.7%	1.2%	3.5%							
Global Balanced Portfolio GIF Class L	-11.8%	3.9%	3.7%							
Global Growth Bal Portfolio GIF Class L	-18.5%									
Global Growth GIF Class L	-24.8%									
Global Mod. Growth Portfolio GIF Class L	-12.3%	6.9%	4.4%							
Canadian Equity GIF Class L	-7.1%	18.8%	-0.4%							
US Equity GIF Class L	-13.2%	15.7%	9.0%							
Global Equity GIF Class L	-12.9%	10.6%	5.5%							

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