

# EMPIRE LIFE ELITE EQUITY GIF\*

A diversified equity solution for Canadians seeking growth and protection



**9.2%**

return since inception<sup>1</sup>

**\$1,231,158**

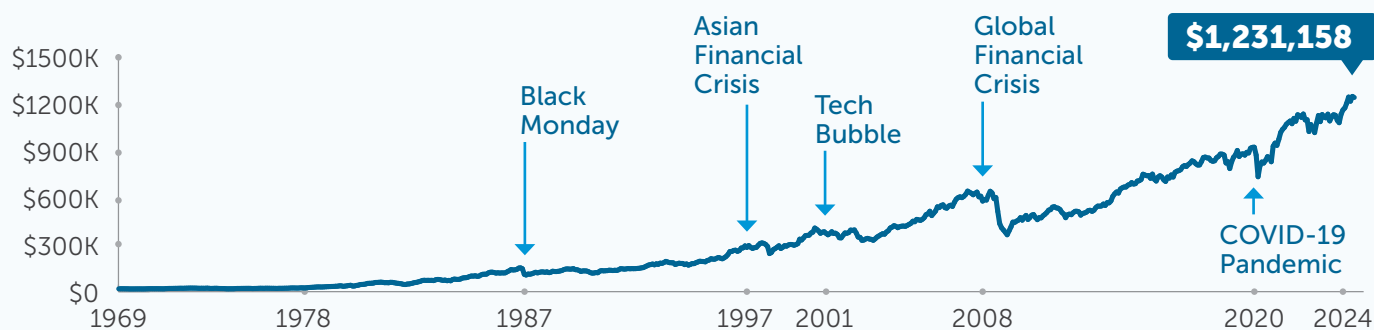
Value of a \$10K investment since inception<sup>1</sup>

Source: Morningstar Research Inc, as of June 30, 2024. Based on Series A units which are only available to existing clients. Overall Morningstar rating out of 530 Canada Insurance Canadian Focused Equity funds as of June 30, 2024.

## A flagship segregated fund with a track record of performance<sup>1</sup>

For over 50 years, we believe Empire Life Elite Equity GIF has delivered strong performance results through several global market events.

**Growth of \$10,000 since inception (Class A – November 1969 to June 2024)**



<sup>1</sup> Source: Morningstar Research Inc. as of June 30, 2024. Morningstar Rating is for Class A units only; other classes may have different performance characteristics. Fund inception is November 30, 1969. Class A units are only available to existing clients. Performance histories are not indicative of future performance.

\* The fund's legal name is Elite Equity Fund.

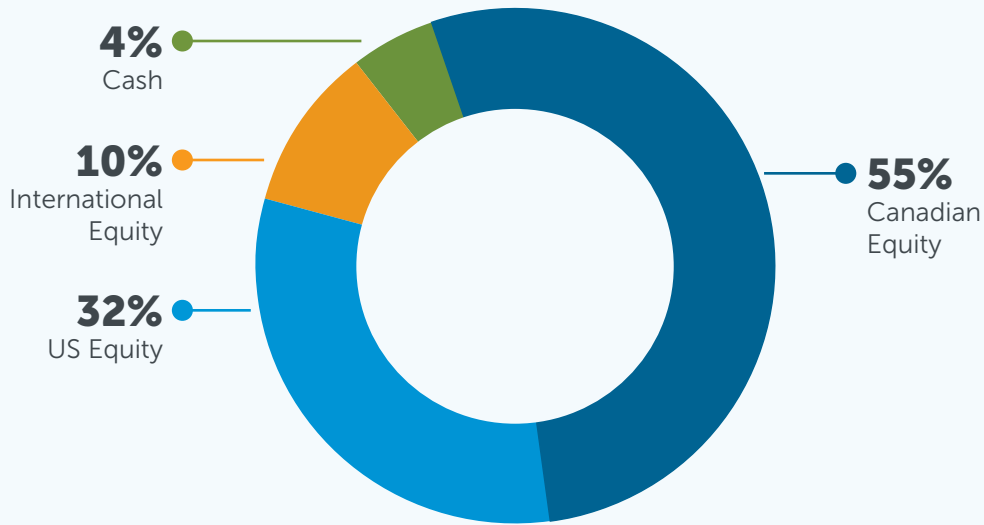
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# EMPIRE LIFE ELITE EQUITY GIF

## A core Canadian investment with global flexibility

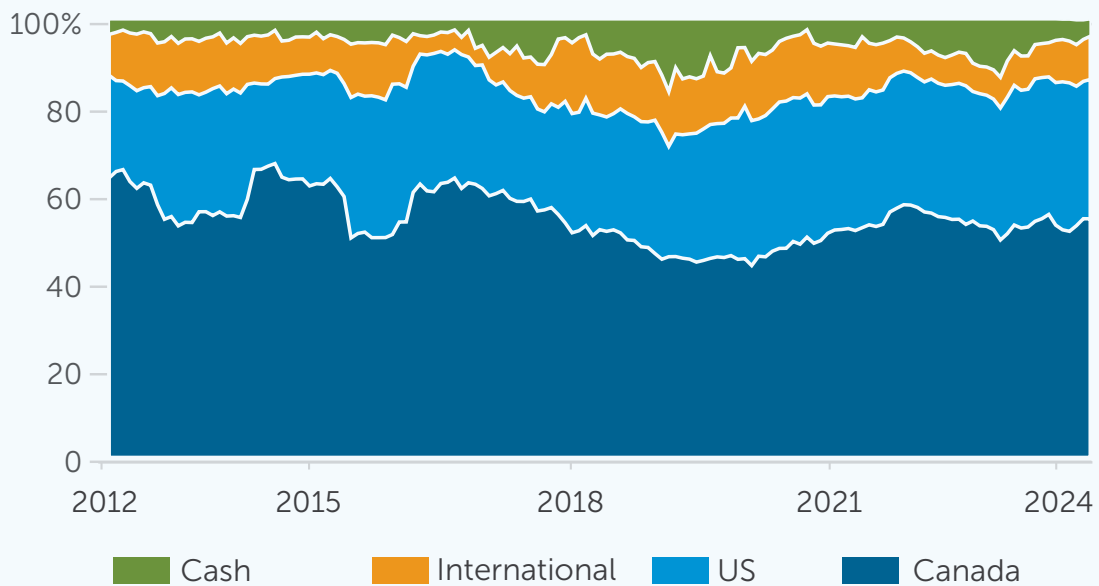
The fund is a shining example of our disciplined investment style, which focuses on finding attractively valued, high-quality businesses, to help investors build wealth over the long term.



As of June 30, 2024. Percentages may not add up to 100 due to rounding.

## Historical Allocation between Canadian and International and US equities

(as of June 30, 2024)



Source: Morningstar Research Inc. as of June 30, 2024.

# EMPIRE LIFE ELITE EQUITY GIF

## Equity exposure with less volatility

The fund provides diversified equity exposure with generally less volatility than the cited index.

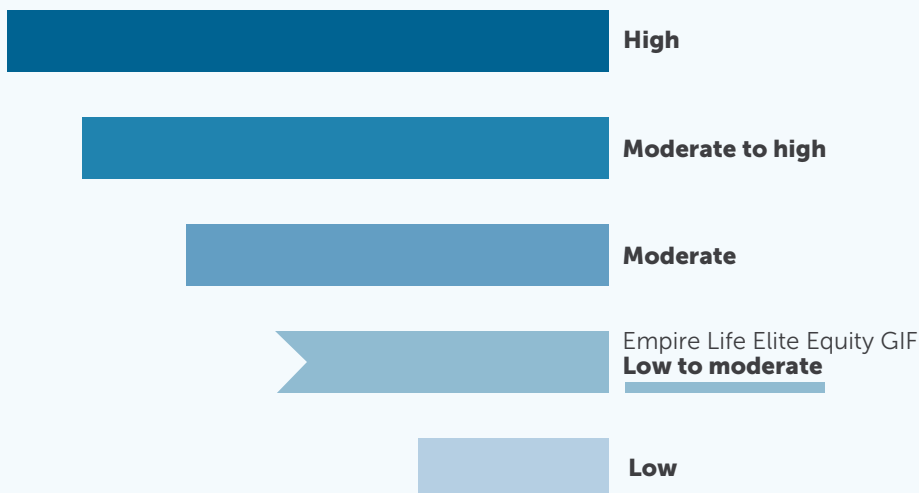
### 3 year rolling standard deviation Empire Life Elite Equity GIF vs. S&P/TSX Composite



Source: Morningstar Research Inc., as of June 30, 2024. Indices are unmanaged and cannot be invested in directly. Performance histories are not indicative of future performance.

**Volatility** is measured by standard deviation which illustrates how much an investment's returns deviate from its longer term average returns. In the case of Empire Life Elite Equity GIF Class A, the fund has generally had less volatility than the cited index.

### Risk Classification



**Risk Classification** is a standardized method used by investment fund manufacturers in Canada to describe the historical volatility of an investment fund's returns to permit the comparison of funds. From this perspective, the fund is among only 13.7% of the funds within its category<sup>2</sup> with a low-to-moderate risk classification, the lowest risk classification in this particular category.

<sup>2</sup> Source: Morningstar Research Inc. as of June 30, 2024. Empire Life Elite Equity GIF is in the Canada Insurance Canadian Focused Equity category which has 571 funds.

# EMPIRE LIFE ELITE EQUITY GIF

## Fund Performance<sup>3</sup>

Funds	YTD	1 Yr	3 Yr	5 Yr	10 Yr	15 Yr	Since Inception
Empire Life Elite Equity GIF – Class A	6.9%	11.3%	5.1%	7.2%	6.2%	7.2%	9.2%
Canada Insurance Canadian Focused Equity Category Avg.	8.2%	13.3%	4.8%	7.6%	5.5%	6.6%	–
Quartile Ranking	4	3	2	3	2	2	–
# of funds	536	536	530	500	374	224	

Source: Morningstar Research Inc. as of June 30, 2024, based on class A units only; other classes may have different performance characteristics. Fund inception is November 30, 1969. Class A units are only available to existing clients.

## Features of Empire Life Guaranteed Investment Funds

- Choice of 75% or 100% maturity benefit guarantee<sup>4</sup>
- Choice of 75% or 100% death benefit guarantee on deposits made to age 90<sup>4</sup>
- Automatic annual death benefit guarantee resets until age 80 to lock in market gains
- Avoidance of estate and probate fees if you name a beneficiary other than your estate
- Potential for creditor protection



Speak to your advisor today about Empire Life Elite Equity GIF to find out if this fund is right for you.

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<sup>3</sup> 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.

<sup>4</sup> The maturity and death benefit guarantees are reduced proportionately for withdrawals.

Segregated Fund contracts are issued by The Empire Life Insurance Company ("Empire Life"). 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.** Please read the information folder, contract and fund facts before investing. Performance histories are not indicative of future performance.

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The Empire Life Insurance Company

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