

# EMPIRE LIFE ELITE EQUITY GIF

A complete equity solution for Canadians seeking growth and protection



**9.2%**

return since inception<sup>1</sup>

**\$1,151,792**

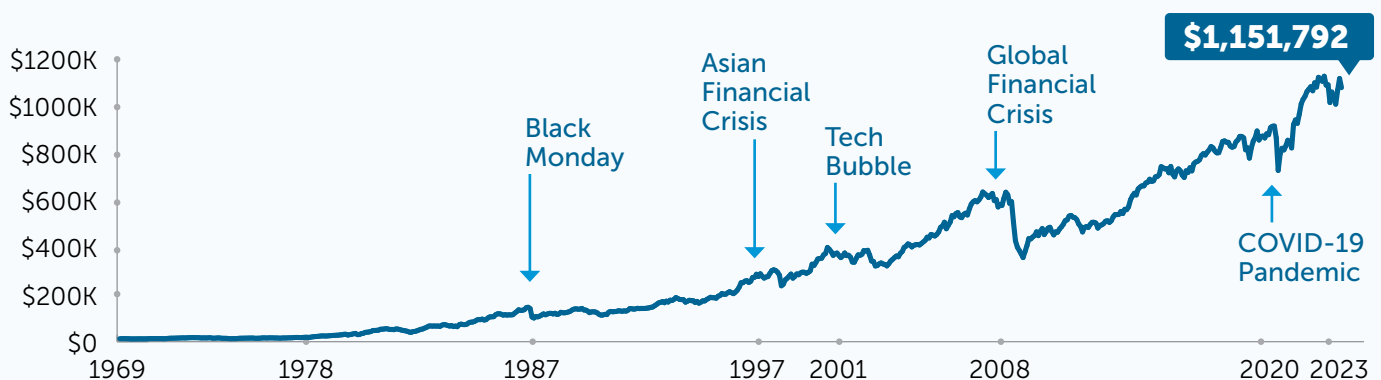
Value of a \$10K investment since inception<sup>1</sup>

Source: Morningstar Research Inc, as of December 31, 2023. Based on Series A units which are only available to existing clients.

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

For over 50 years, 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 December 2023)**



<sup>1</sup> Source: Morningstar Research Inc. as of December 31, 2023. 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.

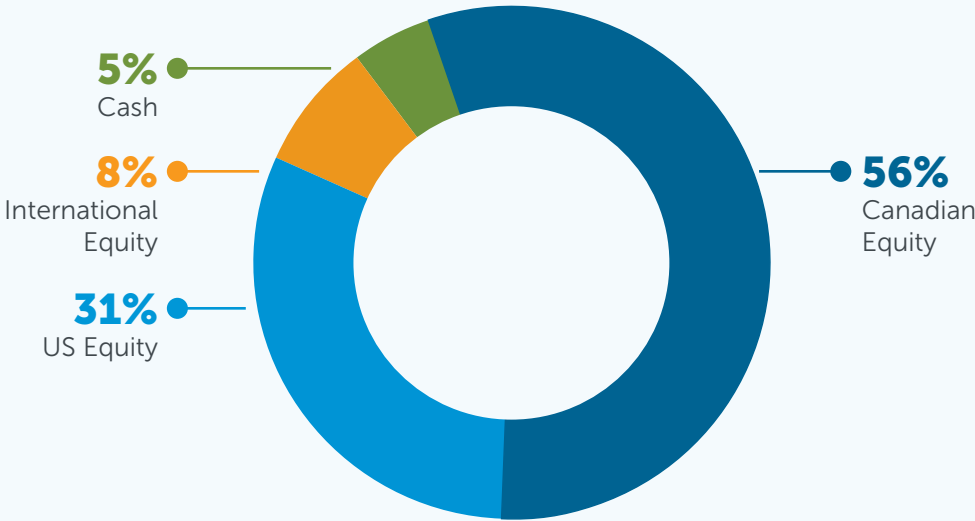
Insurance & Investments  
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# EMPIRE LIFE ELITE EQUITY GIF

## A core Canadian investment with global flexibility

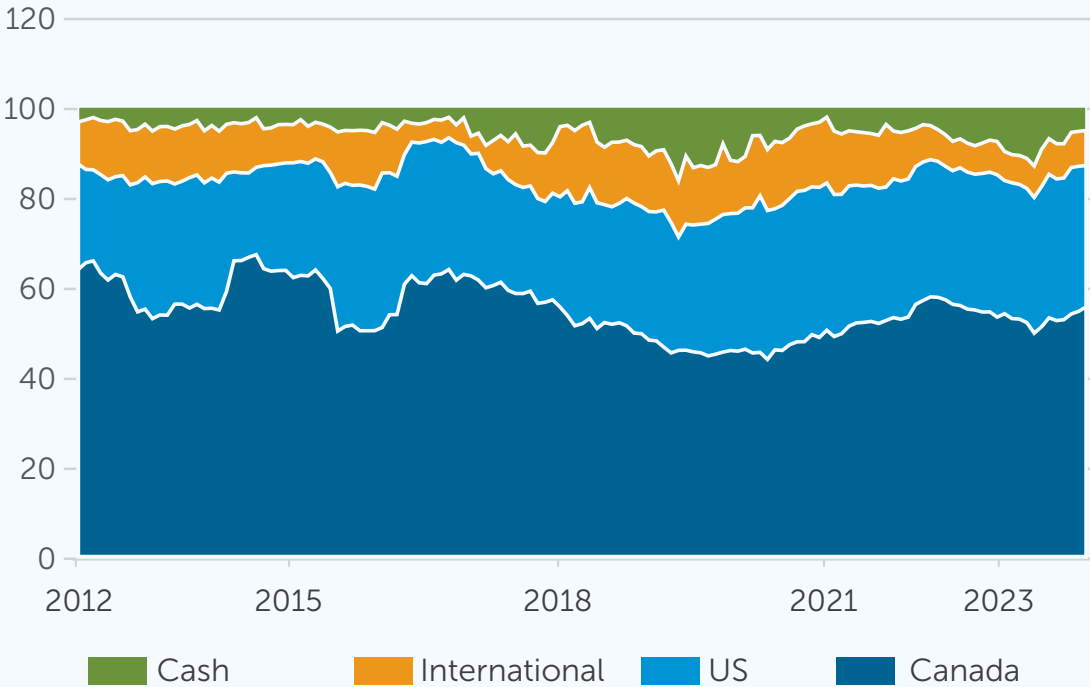
The fund is a shining example of our disciplined investment style, which focuses on finding attractively valued, high-quality businesses, to help investors build wealth over the long term.



As of December 31, 2023. Percentages may not add up to 100 due to rounding.

### Historical Allocation between Canadian and International and US equities

(as of December 31, 2023)

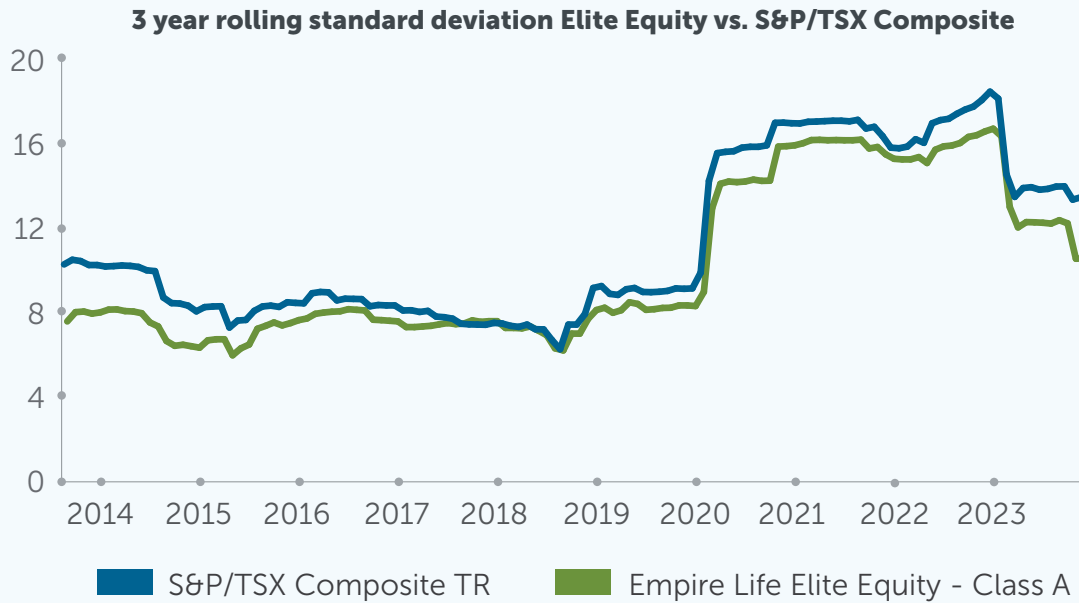


Source: Morningstar Research Inc. as of December 31, 2023.

# EMPIRE LIFE ELITE EQUITY GIF

## 100% equity exposure with less volatility

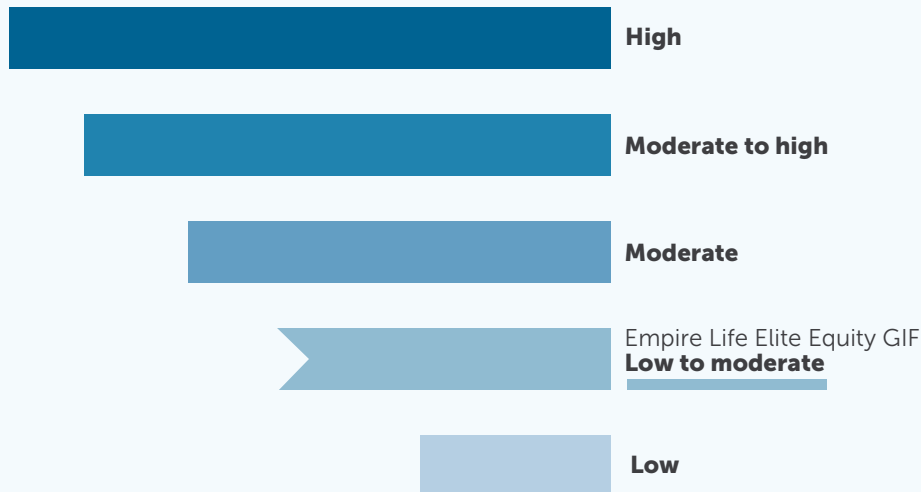
The fund provides complete equity exposure with generally less volatility than the index.



Source: Morningstar Research Inc., as of December 31, 2023.

**Volatility** is measured by standard deviation which illustrates how much an investment deviates from its long-term average return. In the case of Elite Equity, the fund has generally had less volatility than the broader index.

### Risk Classification



**Risk Classification** is a standardized measure of an investment's risk as it relates to other investments of its kind. From this perspective, the fund is among only 10.6% of its category<sup>2</sup> to maintain a low-to-moderate risk classification, the lowest risk classification in this particular category. All while being fully invested in equities, providing investors greater growth potential for less risk.

<sup>2</sup> Source: Morningstar Research Inc. as of December 31, 2023. Empire Life Elite Fund is in the Canada Insurance Canadian Focused Equity category which has 555 funds.

# EMPIRE LIFE ELITE EQUITY GIF

## Fund Performance

Funds	1 Yr	3 Yr	5 Yr	10 Yr	15 Yr	Since Inception
Empire Elite Equity – Class A	6.9%	7.0%	8.2%	6.3%	7.6%	9.2%
Canada Insurance Canadian Focused Equity Category Avg.	11.8%	6.5%	8.3%	5.4%	6.7%	–
Quartile Ranking	4	2	3	2	2	–
# of funds	522	515	489	362	205	

Source: Morningstar Research Inc. as of December 31, 2023 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>3</sup>
- Choice of 75% or 100% death benefit guarantee on deposits made to age 90<sup>3</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 for small business owners

<sup>3</sup>The maturity and death benefit guarantees are reduced proportionately for withdrawals.



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

Morningstar is an independent organization that groups funds with generally similar investment objectives for comparison purposes and ranks them on a historical basis. Morningstar Ratings reflect performance as of December 31, 2023 for Class A units and are subject to change monthly. The ratings are calculated from a fund's 3, 5 and 10-year returns measured against 91-day Treasury bill and peer group returns. For each time period the top 10% of the funds in a category get five stars, the next 22.5% four stars; the following 35% three stars; the next 22.5% two stars, and the bottom 10% one star. The Overall Rating is a weighted combination of the 3, 5 and 10-year ratings.

The inception date for Empire Life Elite Equity, Class A is November 30, 1969, the fund falls within the Morningstar Canada Insurance Canadian Focused Equity category. For more details on the calculation of star ratings or quartile rankings, please see [www.morningstar.ca](http://www.morningstar.ca). © 2024 Morningstar Research Inc. All rights reserved. The information contained herein: (1) is proprietary to Morningstar; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete, or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. 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.

Morningstar Ratings reflect performance as of 12/31/2023 and are subject to change monthly. The ratings are calculated from a fund's 3, 5, and 10-year returns measured against 91-day Treasury bill and peer group returns. For each time period the top 10% of the funds in a category get five stars. The Overall Rating is a weighted combination of the 3, 5 and 10-year ratings. For greater detail see [www.morningstar.ca](http://www.morningstar.ca). The star ratings and number of Class A funds for each period are as follows: one year 4, 522 three years 3, 515, five years 4, 289, ten years 2, 362

Morningstar quartile rankings show how well a fund has performed compared to all other funds in its peer group. Each fund within a peer group is ranked based on its performance, and these rankings are broken into quarters or quartiles. Within a group, the top 25% (or quarter) of the funds are in the first quartile, the next 25% are in the second quartile, the next group in the third quartile, and the bottom 25% of funds with the poorest relative performance are in the fourth quartile. The point in which half the funds had better performance and half had worse performance is the median. If 100 funds are being compared, there would be four quartiles of twenty-five funds each. The median would be the fiftieth fund.

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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