



Sustainable Investing Made Simple

Empire Life Global Sustainable Equity GIF



The **Empire Life Global Sustainable Equity GIF** invests in global companies that we believe exhibit superior Environmental, Social, and Governance (ESG) characteristics* and a management approach that is focused on quality.

Why invest?



High quality, high conviction

Corporate responsibility and taking a sustainable approach to business is a hallmark of quality. Giving investors greater confidence of the underlying stability and return potential of the fund's holdings.



Broad global perspective

With a focus on global equity, the fund can better diversify across sectors and regions providing clients a greater potential for capital preservation and long-term performance relative to the category.



Sustainability focused

Focusing on companies that demonstrate sustainable business practices has the potential to reduce risk and enhance long-term portfolio returns.

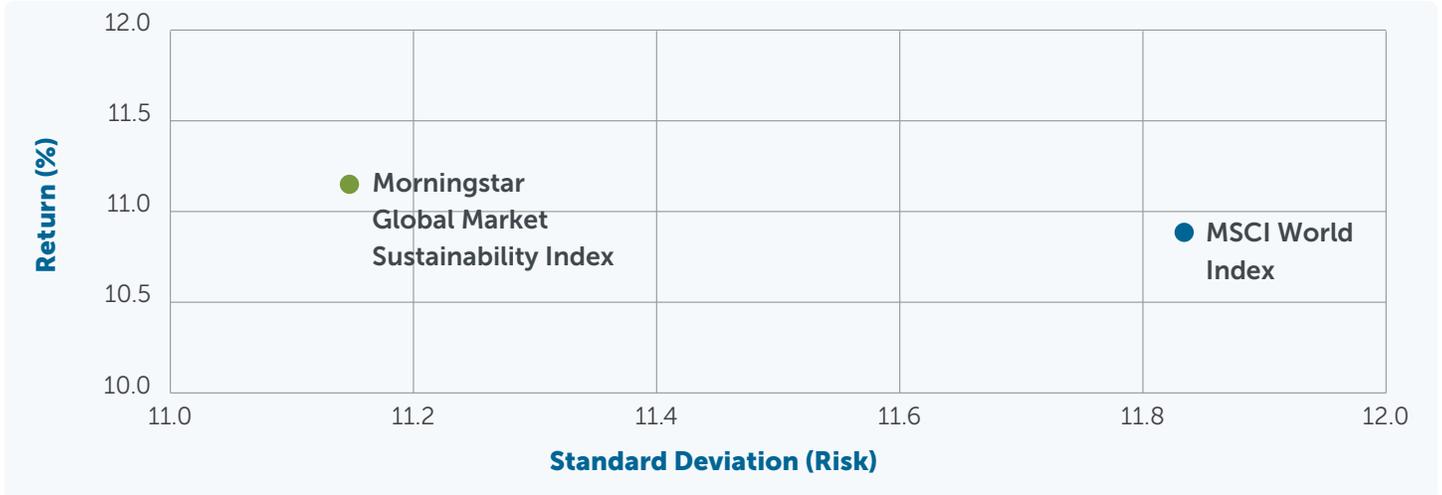
Let's take a closer look at these three points to see how the Empire Life Global Sustainable Equity GIF can help you meet your investment—and personal—goals.





Taking a sustainable approach without sacrificing growth potential

The addition of a Global Sustainable mandate (as represented by the Morningstar Global Market Sustainability Index) to an existing global portfolio (as represented by the MSCI World Index) can be beneficial from a risk-return standpoint. The Global Sustainable mandate delivered a slightly higher return, with substantially less risk over a five-year period.

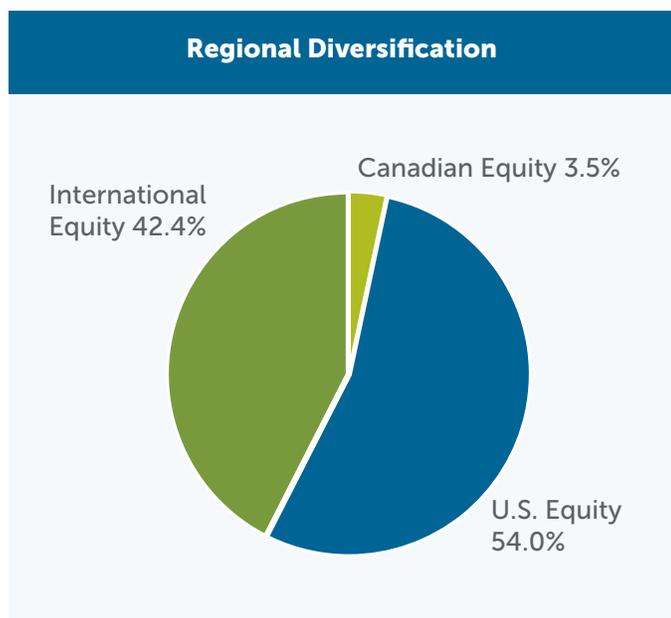


Source: Morningstar Research Inc., 5yr December 1, 2015-November 30, 2020, in Canadian dollar returns. MSCI World Index www.msci.com.



Sustainability and diversification

A focus on sustainability may provide investors with a greater potential for capital preservation and long-term performance relative to industry peers. The Morningstar Global Market Sustainability Index (shown below) provides Empire Life Global Sustainable Equity GIF the necessary building blocks to provide investors the broad regional and sectoral diversification they need to assist in achieving their financial goals.



Sector (%)	
Energy	1.6
Materials	3.1
Industrials	10.7
Consumer Discretionary	14.5
Consumer Staples	7.7
Healthcare	10.2
Financials	14.6
Information Technology	22.5
Communication Services	8.6
Utilities	1.8
Real Estate	4.8
Total	100.0

Source: Morningstar Research Inc., November 30, 2020. For illustrative purposes only. The above graph does not reflect the asset allocation for Empire Life Global Sustainable Equity GIF.



A sustainably focused investment approach

Securities are primarily selected from Morningstar Global Market Sustainability Index—a universe of approximately 1,600 global companies with demonstrated enhanced management of Environment, Social and Governance (ESG) factors.

- Consistent with our bottom-up investment approach, the fund invests in businesses with a strong fundamental outlook
- The fund aims to exhibit better ESG characteristics* than other Empire Life global equity funds by including businesses with favourable sustainability dynamics



*Morningstar Research Inc. / Sustainalytics, as of November 30, 2020.

About the Managers



ASHLEY MISQUITTA, CFA
Senior Portfolio Manager, U.S. Equities



DAVID MANN, CFA
Portfolio Manager, Global Equities

Empire Life Investments believes in building wealth by focusing on high-quality, attractively valued securities over the long term. They follow a conservative, value-oriented and disciplined investment approach with an emphasis on downside protection.



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259 King Street East, Kingston, ON K7L 3A8 • 1 877 548-1881 • info@empire.ca • empire.ca

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