

Concentric CI Investment Grade Bond GIF — Concentric GIF 75/75

May 31, 2025

Fund Details

Inception Date : April 18, 2021

Net Assets : \$57.85 thousand

Portfolio Manager :

The Empire Life Insurance Company

Sub advisor :

Marret Asset Management Inc.

Min. Investment :

\$1,000 initial, \$50 per fund

MER : 2.22%

Risk Rating : Low

Asset class :

Global Corporate Fixed Income

Management Fee : 1.89%

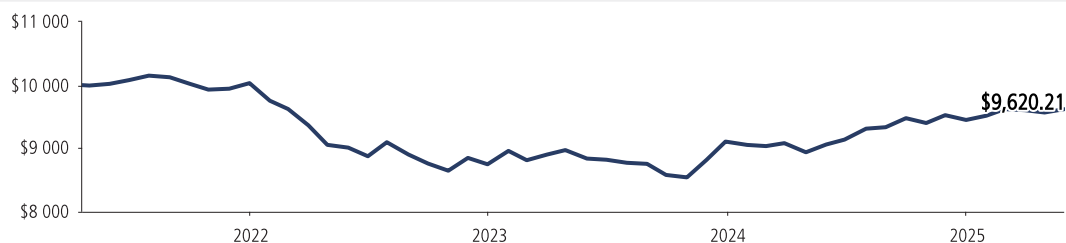
Management

Paul Sandhu

Adam Tuer

Growth of \$10,000 As at May 31, 2025

Investment value: **\$9,620.21** at May 30, 2025

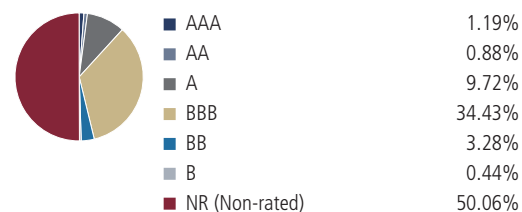
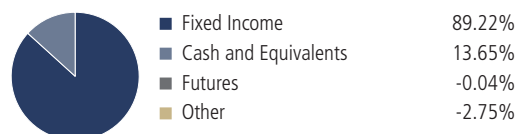
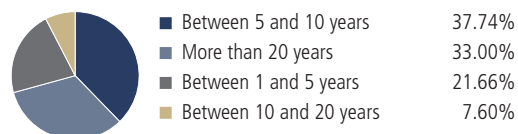


Compound Returns As at May 31, 2025

Series	1 month	3 months	6 months	YTD	1 year	3 years	5 years	10 years	psi
Concentric CI Investment Grade Bond GIF Concentric GIF 75/100 F-Class	0.58%	0.09%	1.19%	1.97%	6.56%	2.58%	—	—	-0.68%
Concentric CI Investment Grade Bond GIF Concentric GIF 75/100	0.53%	-0.06%	0.90%	1.72%	5.96%	2.02%	—	—	-1.09%
Concentric CI Investment Grade Bond GIF Concentric GIF 75/75 F-Class	0.59%	0.15%	1.31%	2.07%	6.80%	2.79%	—	—	-0.47%
Concentric CI Investment Grade Bond GIF Concentric GIF 75/75	0.54%	-0.01%	0.99%	1.80%	6.16%	2.20%	—	—	-1.04%

Calendar Returns As at May 31, 2025

Series	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Concentric CI Investment Grade Bond GIF Concentric GIF 75/100 F-Class	—	—	—	—	—	—	0.11%	-12.45%	4.48%	4.14%
Concentric CI Investment Grade Bond GIF Concentric GIF 75/100	—	—	—	—	—	—	0.26%	-12.95%	3.97%	3.56%
Concentric CI Investment Grade Bond GIF Concentric GIF 75/75 F-Class	—	—	—	—	—	—	0.27%	-12.28%	4.70%	4.35%
Concentric CI Investment Grade Bond GIF Concentric GIF 75/75	—	—	—	—	—	—	-0.13%	-12.77%	4.10%	3.75%

Portfolio Allocations As at April 30, 2025**Geographic Allocation****Credit Ratings****Asset Allocation****Currency Allocation****Bond Term Allocation****Top 10 Holdings**

Name	Weight
Gov. of Canada, 3.25%, 12/1/2034	3.79%
Royal Bank of Canada, 0%, 11/24/2080	2.56%
CANADA T-BILL 0% 05/07/2025	1.93%
Canadian Imperial Bank of Commerce, 4.38%, 10/28/2080	1.46%
ROYAL BANK OF CANADA 4.279% 04FEB2035	1.37%
RIOCAN	1.36%
National Bank of Canada, 4.3%, 11/15/2080	1.35%
ENB CCP 0 05/12/25	1.34%
Bank of Montreal, 4.3%, 11/26/2080	1.22%
Gov. of Canada, 2.75%, 12/1/2055	1.19%

Fund codes

Series	F-Class	Front-end load	Low load *	No load	Back-end load *
Concentric GIF 75/100 F-Class	CIE21703	—	—	—	—
Concentric GIF 75/100	—	CIE21003	CIE21203	CIE21303	CIE21503
Concentric GIF 75/75 F-Class	CIE20703	—	—	—	—
Concentric GIF 75/75	—	CIE20003	CIE20203	CIE20303	CIE20503

* Effective May 29, 2023, the Deferred Sales Charge (DSC) and Low Load (LL) Purchase Fee Options are no longer available for new deposits. Switches between funds purchased with the same Purchase Fee Option will continue to be allowed.

Fees

Series	Management Fee	MER
Concentric GIF 75/100 F-Class	1.39%	1.85%
Concentric GIF 75/100	1.89%	2.34%
Concentric GIF 75/75 F-Class	1.39%	1.64%
Concentric GIF 75/75	1.89%	2.22%

®Registered trademark of The Empire Life Insurance Company. CONCENTRIC and CONCENTRIC ONLINE APPLICATION CENTRE are trademarks of The Empire Life Insurance Company. 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. The information in this document is for general information purposes only and is not to be construed as providing legal, tax, financial or professional advice. The Empire Life Insurance Company assumes no responsibility for any reliance made on or misuse or omissions of the information contained in this document. Please seek professional advice before making any decision. Contracts are issued by The Empire Life Insurance Company. ®Registered trademark of The Empire Life Insurance Company. CONCENTRIC is a trademark of The Empire Life Insurance Company. EMPIRE LIFE and the Empire Life logo are registered trademarks of The Empire Life Insurance Company. Certain names, words, phrases, graphics or designs may constitute trade names, registered or unregistered trademarks or service marks of CI Investments Inc. and are used with permission. CI Global Asset Management is a registered business name of CI Investments Inc. ©CI Investments Inc. 2024. All rights reserved.