

ALBERT NGO, MFE

Senior Portfolio Manager and Head of Alternative Assets



Albert joined Empire Life Investments Inc. in 2018 as a Portfolio Manager focusing on corporate bonds.

He is a member of the Investments Team, providing investment management for segregated funds¹ and alternative investments for Empire Life's general fund, which support our annuity and insurance products.

He is the lead manager of the Empire Life Short Term High Income GIF² and Empire Life Strategic Corporate Bond GIF², and a manager of Empire Life Global Asset Allocation GIF².

Albert has more than 20 years of investment industry experience with a proven background of investing in corporate and alternative credit strategies across multiple sectors globally. Prior to joining Empire Life, he co-managed multiple corporate credit portfolios at a leading global investment firm. Albert's previous roles also included progressively senior positions within corporate and alternative credit at both Canadian and U.S. institutions.

Albert holds a Master of Financial Economics (MFE) and Bachelor of Commerce both from the University of Toronto.

¹ Policies are issued by The Empire Life Insurance Company.

² This is the marketing name for the fund. The legal name excludes "Empire Life" and "GIF" and includes "Fund" at the end of the name.

Empire Life Investments Inc. is the Portfolio Manager of certain Empire Life segregated funds.

Empire Life Investments Inc. is a wholly-owned subsidiary 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.

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