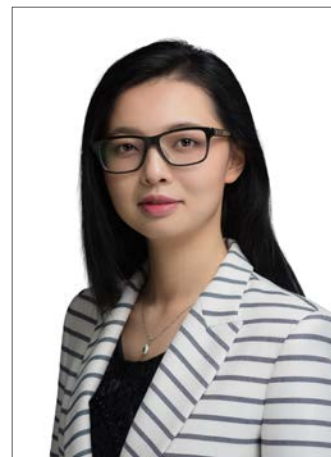


BETTY ZHANG, CFA

Senior Investment Analyst



Betty joined Empire Life Investments Inc. in 2026 and is a Senior Investment Analyst on the equity team. As a member of the Empire Life Investments team, she is responsible for providing research on Canadian equities, mainly in support of the following Empire Life segregated funds: Empire Life Asset Allocation GIF^{1,2}, Empire Life Canadian Equity GIF^{1,2}, Empire Life Dividend Growth GIF^{1,2}, Empire Life Elite Equity GIF^{1,2}, and Empire Life Monthly Income GIF^{1,2}.

Prior to her current role, Betty was a lead analyst in equity research at a Canadian bank.

Betty holds a Bachelor of Mathematics from the University of Waterloo and a Bachelor of Business Administration from Wilfrid Laurier University. She is also a CFA charterholder.

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.

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