

PAT MCGRATH, CPA, CGA, CFA

Head of Fixed Income and Private Placements



Pat joined Empire Life in 2010.

He is responsible for managing a portfolio of private investments for Empire Life's general fund, which support our annuity and insurance products. He also provides strategic oversight and leadership to the fixed income team.

Pat began his career in 1993 and has both regulatory and industry experience that includes commercial mortgage administration, asset recovery, management and disposition with a focus on private debt since 2000.

Prior to joining the Investment Team, Pat was a Managing Director and Assistant Vice-President on the Canadian Private Placement Team at Manulife. His professional experience also includes progressive roles at Maritime Life, and prior to that worked on the regulatory side for the Government of New Brunswick.

Pat is a graduate of Dalhousie University, where he earned his Bachelor of Commerce degree. He is a CPA, CGA and CFA charterholder.

Empire Life Investments Inc. is the Portfolio Manager of the 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.

® Registered trademark of **The Empire Life Insurance Company**.
Empire Life Investments Inc. is a licensed user of this trademark.

www.empirelifeinvestments.ca

