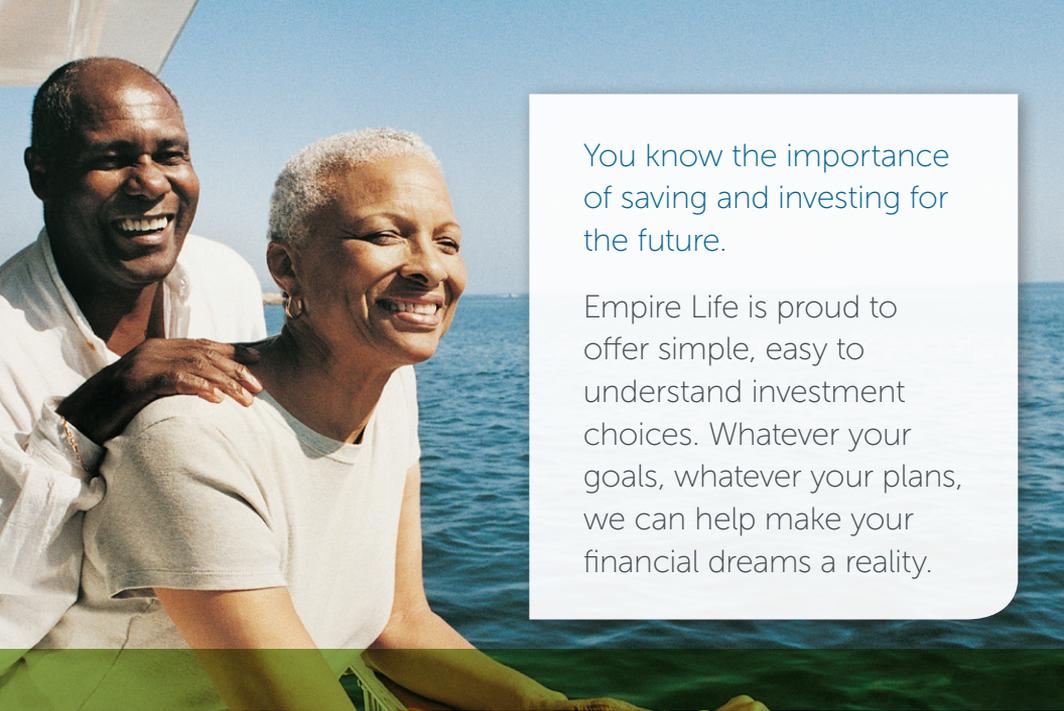


# EMPIRE LIFE GUARANTEED INVESTMENT FUNDS

Investment solutions to  
meet your needs





You know the importance of saving and investing for the future.

Empire Life is proud to offer simple, easy to understand investment choices. Whatever your goals, whatever your plans, we can help make your financial dreams a reality.

## Why should you invest with Empire Life?

Managing risk is important to building wealth. One way to manage risk is to choose a fund manager with an investment style and philosophy that aims to grow and protect your money.

At Empire Life, we know you work hard for your money and how important it is for you to know your investments are in good hands. We've been managing money for over 50 years<sup>†</sup> using a conservative, value-oriented and disciplined investment approach. Empire Life Guaranteed Investment Funds also offer many important benefits, including valuable maturity and death benefit guarantees. Plus, you are automatically enrolled in the Empire for Life<sup>®</sup> Loyalty Program to help you reach your goals faster.

# EMPIRE LIFE GUARANTEED INVESTMENT FUNDS

## Simple, easy to understand investment options

- Choice of 20 funds, including Emblem GIF Portfolios<sup>1</sup> — a tactically managed, diversified investment solution

## Conservative, value-oriented investment style

- Solid, long-term performance
- Disciplined investment approach emphasizes downside protection

## Valuable guarantees

- Choice of 75% or 100%<sup>2</sup> death benefit guarantee
- Choice of 75% or 100%<sup>3</sup> maturity benefit guarantee
- Automatic annual death benefit guarantee resets until age 80<sup>4</sup>
- Ability to reset maturity benefit guarantee twice per calendar year<sup>5</sup> on 100% maturity guarantee policies to help lock-in market gains

## Unique benefits of guaranteed investment funds

- By naming a beneficiary, the proceeds of your contract will be paid out quickly and privately upon your death, bypassing probate and the estate settlement process
- The full amount of your investment may be protected from creditors under certain circumstances. This can be especially valuable if you are a business owner or professional
- Investment protection through Assuris<sup>6</sup>

## Powerful guarantees

By investing in Empire Life Guaranteed Investment Funds, you are taking a significant step towards managing risk in your portfolio. Empire Life Guaranteed Investment Funds come with both maturity and death benefit guarantees to help protect your money.

### Death Benefit Guarantee

You can choose from 75% or 100% level of protection. The death benefit guarantee ensures that upon death, your beneficiary or estate will receive the greater of the current market value or 75%/100% of net deposits. The value of your guarantee is reduced for withdrawals.

### Maturity Benefit Guarantee

You can choose from 75% or 100% level of protection. The maturity benefit guarantee ensures that upon the maturity date, you will receive the greater of the market value or 75%/100% of the net deposits. The value of your guarantee is reduced for withdrawals.

If you choose the 100% maturity benefit guarantee, select a maturity date when you want the guarantee to be honoured, which must be at least 15 years after the initial deposit.



## Resetting your guarantees

Guarantees become even more powerful when they are reset. With Empire Life Guaranteed Investment Funds, the death benefit guarantees are automatically reset annually until age 80, to lock-in market gains and increase your guaranteed value.

If you choose the 100% maturity benefit guarantee, you have the option twice per calendar year to reset the guaranteed value and lock-in market gains.

# Empire Life Guaranteed Investment Funds at a glance

Use the chart below to help determine which level of guarantees is appropriate for you.

|                            | 75/75 series  | 75/100 series   | 100/100 series   |
|----------------------------|---|---|--|
| <b>May be suitable if:</b> | <p>You want to grow your investments with the benefit of guarantees.</p> <p>You want protection with competitive fees.</p>  | <p>You want to grow your investment while protecting your estate for loved ones.</p> <p>You want to maximize your legacy.</p>   | <p>Capital protection is a priority and you want maximum capital and estate protection.</p>  |
| <b>Policy guarantees</b>   | <p>75% maturity and 75% death benefit guarantees</p> <ul style="list-style-type: none"> <li>You are guaranteed to receive 75% of net deposits:</li> <li>Upon policy maturity</li> <li>Upon notification of death of the last annuitant</li> </ul> | <p>75% maturity and 100% death benefit guarantees</p> <ul style="list-style-type: none"> <li>You are guaranteed to receive 75% of net deposits upon policy maturity</li> <li>You are guaranteed to receive 100% of net deposits upon notification of death of the last annuitant</li> </ul> | <p>100% maturity and 100% death benefit guarantees</p> <ul style="list-style-type: none"> <li>You are guaranteed to receive 100% of net deposits:               <ul style="list-style-type: none"> <li>Upon policy maturity</li> <li>Upon notification of death of the last annuitant</li> </ul> </li> </ul> |
| <b>Resets</b>              | <p>Automatic annual death benefit resets until age 80. Final reset occurs on annuitant's 80<sup>th</sup> birthday.</p>  | <p>Automatic annual death benefit resets until age 80. Final reset occurs on annuitant's 80<sup>th</sup> birthday.</p>  | <p>Automatic annual death benefit resets until age 80. Final reset occurs on annuitant's 80<sup>th</sup> birthday.</p> <p>Two client-initiated maturity benefit guarantee resets per calendar year.</p>  |
| <b>Investment options</b>  | <p>Access to 20 funds across a number of asset classes, including Emblem GIF Portfolios – a tactically managed packaged program.</p>  |   |  |

## Talk to your advisor today about how Empire Life Guaranteed Investment Funds can help you meet your goals.

<sup>1</sup> Emblem GIF Portfolios are segregated funds available under the Empire Life Guaranteed Investment Funds individual variable annuity contracts issued by The Empire Life Insurance Company. Empire Life Emblem GIF Portfolios currently invest primarily in units of Empire Life Mutual Funds. The Simplified Prospectus and other information about each of the underlying mutual funds are available on the SEDAR website at [www.sedar.com](http://www.sedar.com) or at [www.empirelifeinvestments.ca](http://www.empirelifeinvestments.ca).

<sup>2</sup> 100% death benefit guarantee is available on contracts issued before the Annuitant's 80th birthday, otherwise 75% of net deposits.

<sup>3</sup> 100% maturity benefit guarantee is available on contracts where there is at least 15 years to the maturity date and the annuitant is less than age 90, otherwise 75% of net deposits.

<sup>4</sup> Final reset occurs on annuitant's 80th birthday.

<sup>5</sup> Two client-initiated resets on the 100% maturity benefit guarantee are available on contracts where there is at least 15 years to the maturity date and the annuitant is less than age 90.

<sup>6</sup> If a company fails, the value of investments in segregated funds are not affected. The policy would be transferred to another solvent company for ongoing administration and the promised guaranteed amounts are protected by Assuris up to their limits. Full details on Assuris protection, including limits and restrictions can be found on their website at [www.assuris.ca](http://www.assuris.ca).

The Empire Life Insurance Company (Empire Life) offers competitive individual and group life and health insurance, investment and retirement products to help you build wealth and protect your financial security.

Empire Life is among the top 10 life insurance companies in Canada<sup>1</sup> and is rated A (Excellent) by A.M. Best Company<sup>2</sup>. Our vision is to be known for simplicity, being easy to do business with and having a personal touch.

<sup>1</sup>*The Globe and Mail Report on Business Magazine*, June 2015, based on revenue

<sup>2</sup>As at May 19, 2015

A description of the key features of the individual variable insurance contract, as well as the Empire for Life<sup>®</sup> Loyalty Program, 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.**

<sup>®</sup> Registered trademark of **The Empire Life Insurance Company**.

Policies are issued by The Empire Life Insurance Company.

Investments • Insurance • Group solutions  
[www.empire.ca](http://www.empire.ca) [investment@empire.ca](mailto:investment@empire.ca)

