



PUBLIC ACCOUNTABILITY STATEMENT 2015

OUR VISION

Our vision is to become Canada's most convenient insurance and investment company.

OUR MISSION

Our mission is to make it simple, fast and easy for Canadians to get the investments, insurance and group benefits they need to build wealth, generate income, and be financially secure.

ABOUT EMPIRE LIFE

The Empire Life Insurance Company (Empire Life) has been in business since 1923. As one of the country's top 10 life insurance companies*, we help Canadians build wealth and protect their financial security. We offer life insurance, critical illness coverage, investment options and employee benefits plans, as well as mutual funds offered through our wholly-owned subsidiary Empire Life Investments Inc. This statement contains information about Empire Life and Empire Life Investments Inc. All data is reported for the financial year ending December 31, 2015.

OUR CORE VALUES

- We treat each other with respect.
- We hold ourselves and each other accountable.
- We are honest, fair and honour our commitments to our customers and each other.

COMMUNITY INVESTMENT PROGRAM

In 2015, we continued our community investment in four key areas: health and medical research, education, community well-being, and arts and culture.

2015 Community Investment

TOTAL CONTRIBUTIONS:

\$441,668

IN-KIND

\$2,359

EMPLOYEE VOLUNTEERISM

\$54,100

COMMUNITY SPONSORSHIPS

\$74,370

CHARITABLE DONATIONS

\$310,839

Financial Contributions by Sector



EDUCATION

9%



COMMUNITY WELL-BEING

44%



ARTS & MISCELLANEOUS

11%



HEALTH & MEDICAL RESEARCH

36%

OUR COMMUNITY PARTNERS WRITE...



"Thank you for your contribution to our Artists in Residence program, which enables professional artists to work with adults with disabilities. This meaningful component of our programs gives artists the opportunity to share their love of art with those who desire the opportunity. Thank you very much for making this happen!"

Katherine Porter, Executive Director, H'art Centre



"Your support has made a positive impact in the Kingston community, and you have helped thousands of people enjoy healthier and happier days. A hot meal can go a long way to improving a bleak afternoon, and we sincerely thank you for partnering with us over the years."

Ronda Candy, Executive Director, Martha's Table

INVESTING IN OUR COMMUNITIES

Supporting the communities in which we live and work is important to us and our employees. From donations to agencies and foundations, to sponsorship of festivals and galas, team fundraisers and golf tournaments, the funds we provide help enrich the quality of life for individuals and communities across Canada. Here are just a few of the events and organizations we supported in 2015:



COMMUNITY

One of our longest community partnerships is with **United Way**. In 2015, we raised more than \$237,000 for United Way and Centraide organizations across Canada. Dedicated teams of employees volunteered their time to plan events and activities, all while encouraging employees and retirees to donate to the campaign, and matching their donations, dollar for dollar.

Our partnership with United Way extends further than just the annual fundraising campaign. Many employees serve on local United Way committees, and participate in awareness and fundraising events such as Day of Caring, Seeing is Believing tours, and Fare for Friends.



HEALTH & MEDICAL

Kingston Community Health Centres (KCHC) Capital Campaign is a multi-service, multi-site health initiative that cares for individuals and families by helping improve their health and community. The organization serves people who have a higher risk of poor health, and those who are having difficulty finding health care because of language or cultural barriers, poverty or isolation.

In 2015, we embarked on a three-year pledge to help KCHC raise funds to build a new centre that will consolidate seven of their programs under one roof, giving the community and their clients accessible and integrated services. Several of their programs are already near and dear to our hearts – Pathways to Education Canada, Better Beginnings and the Kingston Immigration Partnership – and we can't wait to watch their other programs blossom in their new facility.



EDUCATION

We were proud to sponsor a rockin' and rollin' throwback to the nifty fifties, with slicked back hair, beehives and saddle shoes. Jailhouse Rock was the launch event for the **Community Foundation of Kingston and Area (CFKA) Smart & Caring Community Fund**, a new initiative that allows CFKA to give children, youth and newcomers a strong start in life, ensures they have access to healthy food, and inspires others to be active participants in our community.

Live and silent auctions, vintage cars, a delectable dinner, and live music (with a special appearance by Elvis, no less) made for an unforgettable evening that raised a remarkable \$300,000.



ARTS

The Myseum of Toronto is a celebration of the evolution of Toronto cultures and urban and natural spaces. Live exhibits, events and interactive experiences help inspire a deeper appreciation for Toronto by teaching a new understanding of its history, art and the contemporary issues it faces.

Myseum's first annual festival, happening in 2016, takes place across Toronto with events celebrating contemporary art and local photography, stories of women and their struggle for equality, and exhibits highlighting the history and ecology of Toronto's Green Line, a movement to transform a five kilometre stretch of hydro corridor in the Dupont area.



EMPLOYEES MAKING A DIFFERENCE

We salute the passion and commitment of our employees, who volunteered more than 2,000 hours in 2015 to help out with local projects and events in communities across Canada. Our colleagues are involved in dozens of community events, including the United Way Day of Caring and Success by 6 Children's Corner, the Big Brothers Big Sisters Bowl for Kids, the Rose of Hope golf tournament in support of the Cancer Centre of Southeastern Ontario, the Big Bike for Heart & Stroke Foundation, and Montréal's Games of Hope. We're proud to shine a spotlight on employees who made a difference this year.



Cathy Christmas, Group Customer Service Representative

"I was diagnosed with breast cancer in 2015. When I found out our company was participating in Run for the Cure, I joined the team. My personal goal was to raise \$300, and that was a frightening thought. But when I hit \$500 after only three days, I changed my goal to \$1,000. By the morning of the race, I had surpassed that goal and raised \$1,730, from co-workers and friends.

To see my fellow employees (many of whom I didn't even know) running with my name on their backs almost brought me to tears. It means so much to have support from your friends and family, but to see it from virtual strangers was overwhelming.

I have been told that having a positive attitude will help me through this journey to beat breast cancer. With the help and support of my fellow employees, I know that I will conquer this disease!"



Jennifer Morgan, Service Representative and TELICO President

Since the 1950s, Empire Life's social committee in Kingston (TELICO) has organized fun, social events to help employees get to know each other and make Empire Life a great place to work. Getting involved in the community and supporting local charities has been a key focus of the committee for more than 60 years.

"Each December, we run food and clothing drives for local charitable organizations. These items get delivered to those in need just in time for the holidays. We also partner with local restaurants for food days, where employees can buy a hot lunch with part of the proceeds supporting a local charity or event. Bringing a little extra joy to our co-workers' day is great, but being able to help our community makes a real difference."



Vanessa Bégin, Intermediate Translator

Each year, Centraide (United Way) in Montréal kicks off its annual campaign with the March of 1,000 Umbrellas walk through downtown. About 20,000 people raise brightly-coloured umbrellas to symbolize the protection and diversity of services that Centraide provides to those in need in Montréal.

"This was my first time participating in the walk, and it was inspiring to be a part of such a fun and impressive show of community pride. It was wonderful to see all those people in the streets for a good cause, and also a great opportunity for our Montréal office to get together."

Employees in Canada (2015)

As at December 31, 2015

	NUMBER OF EMPLOYEES	FULL-TIME	PART-TIME
Alberta	11	11	0
British Columbia	16	16	0
Manitoba	2	2	0
New Brunswick	1	1	0
Nova Scotia	2	2	0
Ontario	633	629	4
Quebec	72	72	0
Saskatchewan	2	2	0
Total	739	735	4

Improving access to our services

We are committed to respecting the dignity and independence of people with disabilities by preventing and removing barriers to accessibility. As part of our commitment:

- We have policies and procedures to ensure we meet the accessibility requirements under the Accessibility for Ontarians with Disabilities Act and we apply them across Canada.
- We ensure persons living with disabilities can access areas of our company that are open to the public.
- We have telephone services available to our customers using a relay service.
- Our customer service employees are trained on how to communicate with and accommodate people with various types of disabilities.
- We have a feedback process to ensure we meet the accessibility expectations of our customers.

We are making our websites accessible, applying Web Content Accessibility Guidelines (WCAG) 2.0 Level A requirements into new external websites and current external websites that undergo a significant refresh.

All of our employees complete accessibility training so they can help identify, remove and prevent barriers to accessibility.

For more information about how we are improving access to our services, read our Accessibility Policies.

Taxes paid (2015, in thousands of dollars)

TAXES BY JURISDICTION	PREMIUM TAXES	INCOME TAXES	OTHER TAXES	TOTAL TAXES
Newfoundland & Labrador	\$45	\$43	\$20	\$109
Prince Edward Island	\$34	\$25	\$8	\$67
Nova Scotia	\$154	\$204	\$80	\$438
New Brunswick	\$64	\$59	\$25	\$148
Quebec	\$3,800	\$3,516	\$593	\$7,909
Ontario	\$6,716	\$5,601	\$4,691	\$17,008
Manitoba	\$207	\$162	\$0	\$369
Saskatchewan	\$322	\$230	\$0	\$552
Alberta	\$1,410	\$969	\$0	\$2,379
British Columbia	\$1,471	\$1,180	\$9	\$2,661
Yukon	\$2	\$2	\$0	\$3
Northwest Territories	\$1	\$1	\$0	\$2
Nunavut	\$0	\$0	\$0	\$1
Federal		\$15,498	\$4,911	\$20,409
Total Taxes	\$14,226	\$27,492	\$10,337	\$52,055



Contact us

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For more information about our
 Community Investment program,
 visit our website or email
 us at community@empire.ca.

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