

Empire Life boosts return on its money market fund, targeting 4.5%¹

Now you can offer your clients the benefits of segregated fund guarantees and an attractive yield on their investments¹, providing a “safe haven” while taking advantage of the current market environment.

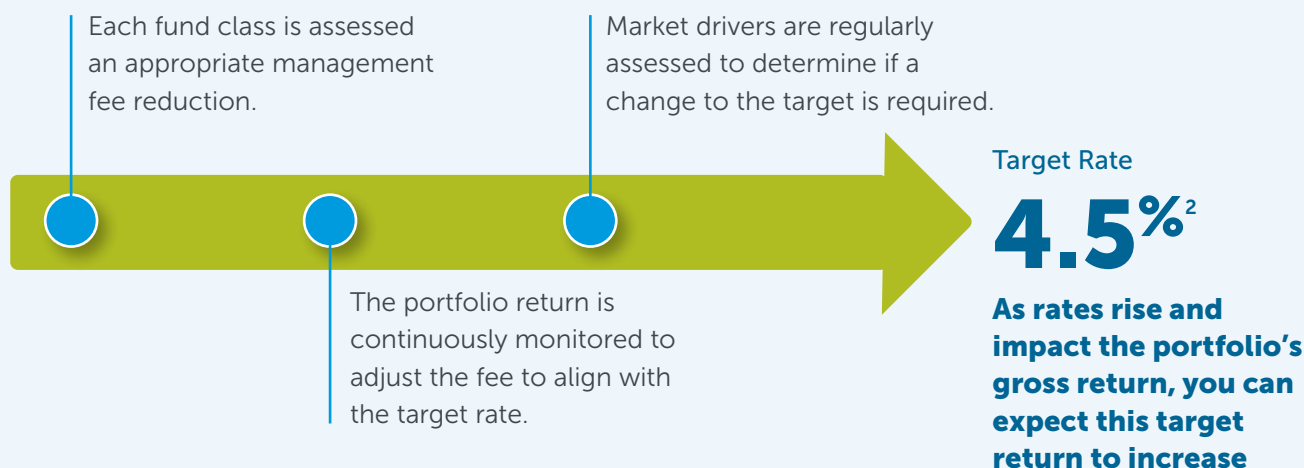
Why invest in the Empire Life Money Market Fund?

Earn higher interest in a “safe haven”: Help clients earn higher interest while they wait for more favourable market conditions. Increases in interest rates may see our target rate be adjusted accordingly.

Attract new clients and retain existing ones: The fund provides a competitive interest rate with the insurance benefits of segregated funds.

How do we get to 4.5%²?

This is achieved by temporarily waiving part of the management fees for each fund class.



Example Calculation

Scenarios	Portfolio Gross Return (A)	MER (B)	Net Return = A – B
Previous	4.90%	1.25%	3.65%
Promotional Rate	4.90%	0.40% (reduced)	4.50%

¹ Available July 1, 2023 – June 28, 2024. Empire Life reserves the right to revise and/or cancel this rate at any time.

² Empire Life's target is to provide the annualized 4.5% rate of return for a limited period from July 1, 2023, to June 28, 2024. Empire Life may, at its discretion, at any time and without prior notice, increase or decrease the amount of the Money Market management fee waived, which will therefore affect the rate of return.

Client friendly resources to help you talk about investing

Share some of these resources with your clients or use them as primers to prepare for client conversations.



Get paid while you wait (INV-2529)

Deposits into any class of the Empire Life Money Market GIF count towards our Empire Life GIF Growth Commission bonus program³ for advisors. See the advisor brochure for more information.

Helping clients understand investment risk is more critical than ever before (INV-3655)

An uncertain interest rate environment, inflation and ongoing geopolitical events have created market volatility and given investors pause when it comes to taking risks in their portfolio. However, by observing market movements in a broader timeframe, you can help your clients understand the size and shape of investment risk. This is a crucial step in determining how much risk they are willing to take on, and the most appropriate strategy that is suited to their needs.

When your clients are ready, consider a dollar-cost averaging strategy (INV-1314)

Dollar cost averaging helps clients manage price risks. This long-term investment strategy increases the chances that a lower average price will be paid when this strategy is implemented over time, rather than making one lump sum investment.

³ Empire Life GIF Growth Commission bonus is available on deposits made between January 2, 2024 to December 31, 2024.

Product Details

Empire Life Money Market GIF return boost	
Eligible contracts and programs	<ul style="list-style-type: none">Any contract that contains the Empire Life Money Market Fund.Empire Life GIF Preferred Pricing programEmpire Life GIF Growth Commission bonus program
Purchase Fee Options	<ul style="list-style-type: none">Front End Load (FEL)No Load (NL) – Advisor Charge BackF-Class/Fee for service⁴
Limitations	<ul style="list-style-type: none">Certain Empire Life Money Market Fund Classes (Class Plus, Class Plus 2, Class Plus 2.1, and Class Plus 3.0) charge a separate insurance fee in addition to management fees and operating expenses.For these fund classes, the Empire Life Money Market Fund return will target 4.5%; however, the client's actual rate of return will be less due to the collection of the insurance fees.
Advisor compensation	<ul style="list-style-type: none">No change

⁴ Any commissions in an F-Class contract are negotiated by the client and the advisor/dealer and are paid by the client directly.

Segregated Fund contracts are issued by The Empire Life Insurance Company ("Empire Life"). 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. Past performance is no guarantee of future performance. All returns are calculated after taking expenses, management and administration fees into account.

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