



{{DATE}}

{{NAME}}
{{ADDRESS1}}
{{ADDRESS2}}
{{ADDRESS3}}
{{ADDRESS4}}

Dear: {{NAME}}

We are writing to provide you with a reminder about the purchase fee option of your contract and also to inform you of a slight delay you may experience in the delivery of your semi-annual investment statements.

Reminder about the Purchase Fee Option of your Contract:

The only purchase fee option available under your contract is the deferred sales charge option (“DSC option”). Under the DSC option, you pay no sales charges; but you will be charged a withdrawal fee (referred to as a “surrender charge” or “redemption fee” depending on your contract) if you withdraw within the time period specified in your contract, after which there are no withdrawal fees.

Other segregated fund products have purchase fee options that require you to pay up-front sales charges or a separate fee for advice, and there are some with no sales charges or withdrawal fees. Such other products may have features and fees that are different from your current contract. Your current contract has certain features and benefits that may not be available in such other products.

Statement Delay:

As a result of a change to our internal business processes, some of the semi-annual investment statements we provide to you for the period of January 1 to June 30 may be slightly delayed. These statements are normally mailed to you in mid-to-late July, however as a result of this change, we are anticipating that the mailing for some of these statements may be delayed by approximately one month (with the others being received by the end of July). This delay would impact the delivery of your statement regardless of whether you have chosen to receive printed statements or have elected to receive “e-statements” through our customer portal.

To answer any questions you may have, and to ensure you have the information you need for your segregated fund contract (including Market Values, Guarantees, Beneficiary designations, etc..) the Empire Life Customer Service Team is available Monday to Friday, 8:00am to 8:00pm EST at 1-800-561-1268.

Alternatively, you can access your up-to-date contract information anytime, 24/7, by registering for the MyEmpire customer portal. The MyEmpire portal provides safe and secure access to your Investment and Insurance policies with Empire Life. To sign-up for the MyEmpire portal please type the link below into your web browser: **www.empire.ca/register**

Thank you for your continued support,

A handwritten signature in black ink, appearing to read 'S Wisniewski', written in a cursive style.

Stephanie Wisniewski
Director, Retail Operations