

{{DATE}}

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

{{ADDRESS4}}

Dear: {{NAME}}

We are writing to provide you with notice of changes that were made to your contract effective May 29th, 2023 and also to inform you of a slight delay you may experience in the delivery of some of your semi-annual investment statements.

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 will 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,

Stephanie Wisniewski

Director, Retail Operations