

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



Now investors can have the benefits of segregated fund guarantees and a more attractive return on their investments¹, providing them a “safe haven” while taking advantage of the current market environment.

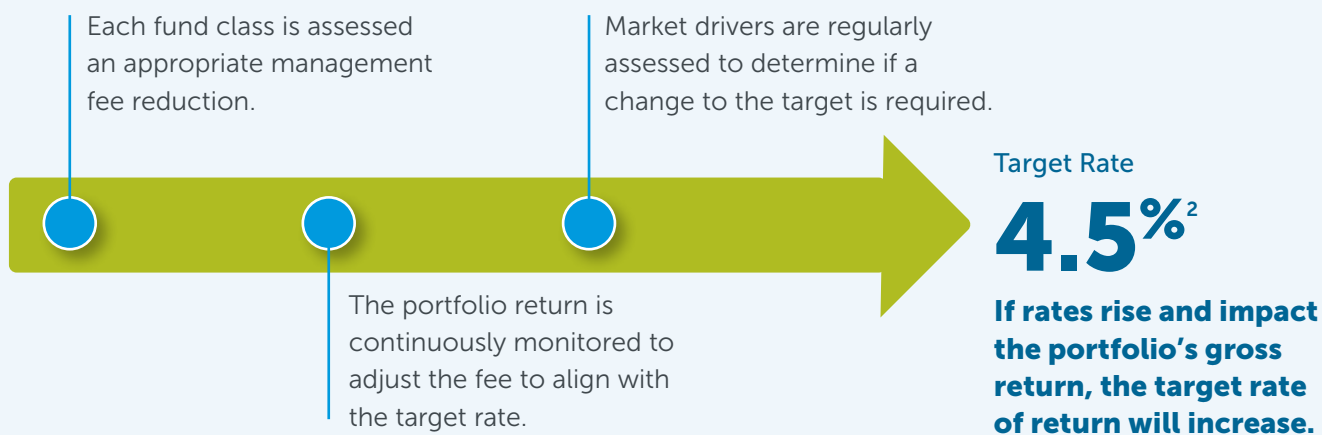
Why invest in the Empire Life Money Market Fund?

Money Market funds are fixed income funds that invest in short-term securities. This allows them to quickly take advantage of changes in interest rates.

The Empire Life Money Market Fund’s target rate of return of 4.5% allows investors to benefit from recent increases in short term interest rates while they wait for more favourable market conditions.

How do we get to 4.5%²?

This is achieved by temporarily¹ waiving part of the management fees for each fund class within the fund.



Example Calculation

Scenarios	Portfolio Gross Return (A)	Management Expense Ratio (MER) (B)	Net Return = A – B
Pre-promotional Rate	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.

When you're ready to get back into the market...

Here are some conversation starters when you and your advisor feel it's time to reinvest in the market.

INV-3558

INV-3655

INV-1314

Protect their future while investing in yours (INV-3558)

Whether your life's goal is building wealth, having income for retirement or protecting your loved ones, Empire Life segregated funds offer the choice and guarantees you need to help meet your financial goals today and in the future.

Understanding 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, observing market movements in a broader time frame can help you understand the size and shape of investment risk. This is a crucial step in determining how much risk you are willing to take on, and the most appropriate strategy that is best suited for you.

When you're ready, consider a dollar-cost averaging strategy (INV-1314)

Dollar cost averaging helps 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.

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.Any deposits into Empire Life Money Market GIF will count towards meeting the threshold for Preferred Pricing.
Purchase Fee Options	<ul style="list-style-type: none">Front End Load (FEL)No Load (NL) – Advisor Charge BackF-Class/Fee for service³
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.

³ 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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For more information contact your financial advisor or visit empire.ca

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