



INSURANCE & INVESTMENTS

Simple. Fast. Easy.



**Empire
Life®**



WHO WE ARE

The Empire Life Insurance Company (Empire Life) is a proud Canadian company that has been serving Canadians since 1923. Because we operate only in Canada, our focus is on understanding and meeting the financial needs of Canadians. We offer individual and group life and health insurance, investment and retirement products, including mutual funds through our wholly-owned subsidiary Empire Life Investments Inc.

Empire Life is among the top 10 life insurance companies in Canada¹. We are rated A (Excellent) by A.M. Best Company² and are known for our integrity, personalized service, sound financial management, strength and capitalization, and industry-leading technology. Our mission is to make it simple, fast and easy for Canadians to build wealth, generate income, and achieve financial security.

We believe the knowledge and advice of a skilled professional can best help you make informed decisions about your financial security and wealth management.

At a glance

- We are a subsidiary of E-L Financial Corporation Limited, which trades on the Toronto Stock Exchange (TSX) under the ticker symbol “ELF”. Our preferred shares trade under the ticker symbol “EML.PR.A”.
- We manage more than 17.8 billion in assets, including more than \$8.3 billion in segregated funds (as at June 30, 2019), and have more than 600,000 customers.
- Our subsidiary, Empire Life Investments Inc. (ELII) offers a family of mutual funds, and is also a discretionary investment manager and advisor of Empire Life segregated funds.
- Our people include more than 910 employees across Canada and 33,500 relationships with professional financial advisors, brokers, managing general agents, group producers and mutual fund dealers.
- Our corporate head office is in Kingston, Ontario and we have sales and marketing offices across the country.

¹ Based on total assets as reported in December 31, 2018 OSFI filings.

² As at June 14, 2019. For the latest rating, see www.ambest.com.

WHAT WE DO

We provide solutions to help you save for today, provide income for tomorrow, and protect you for life.

Insurance for everyday life

Protecting what's important to you is at the heart of our insurance solutions. Our plans offer unique features to meet your changing needs or circumstances. You may need to cover personal or business debts, provide income for a growing family, leave a legacy to your heirs or favourite cause, funds to cover medical expenses due to a critical illness, or to supplement your retirement income.

Whatever your needs, we can help with solutions and simple online tools to give you peace of mind for what matters most to you.

Investments to help you build wealth

For over 50 years, Empire Life has been providing Canadians with the investments they need to build wealth, generate income, and achieve financial security. Our investment management team is made up of experienced professionals with specific expertise, skills and knowledge.

Empire Life Guaranteed Investment Funds (GIF) segregated funds give you the growth potential of investing in the markets with the added protection of valuable maturity and death benefit guarantees, as well as the potential for creditor protection and freedom from probate.

With one decision, the Emblem GIF Portfolios allow you to diversify your investments based on your risk tolerance, time horizon and investment goals.

We also offer Guaranteed Interest Contracts (GICs) and Group RSP plans, as well as RRSP and leveraged investment loan programs in partnership with a third-party lender.

For your retirement needs, there are a number of income options you can choose from such as annuities, RRIFs, or our guaranteed withdrawal benefit option, Class Plus 3.0 to provide guaranteed retirement income for life.

Smart Group Benefits solutions

For more than 50 years, Empire Life has been a premier provider of group benefits in Canada. We have built our reputation on offering smart, easy-to-understand solutions that are fairly priced, competitive and designed for small to mid-sized business.

At the heart of our service is fast, accurate claims payment. We offer easy online claims submission through our eClaims and mobile solutions.

Our simple, straightforward products include life insurance, disability insurance, critical illness, extended health, and dental care benefits. Our highly qualified and experienced team is committed to providing you with excellent service each and every time.

WHY YOU CAN COUNT ON US

Our ratings

A.M. Best Ratings (as at June 14, 2019)

- Financial Strength: A (Excellent)
- Issuer: a
- Subordinated Debt: bbb+
- Preferred Shares: bbb

DBRS Ratings (as at May 27, 2019)

- Financial Strength: A
- Issuer: A
- Subordinated Debt: A (low)
- Preferred Shares: Pfd-2

All ratings have a stable trend.

Strength of our capital base

Our Life Insurance Capital Adequacy Test (LICAT) ratio is well above the minimum requirements set by the industry regulator. The LICAT measures a company's ability to meet obligations to its policyholders.

Assuris

Empire Life is a member of Assuris, the not for profit organization that protects Canadian policyholders in the event their life insurance company fails. Details about Assuris' protection are available at www.assuris.ca or by calling the Assuris Information Centre at 1 866-878-1225.

We care about your privacy

We take privacy very seriously and have safeguards in place to protect your personal information. To find out how we protect your privacy, visit www.empire.ca/privacy-policy.

Our achievements

We are proud to be recognized as an industry leader. Here are some of our latest achievements:

- Awarded FundGrade A+ Awards in 2019 for three of our segregated funds¹:
 - Empire Life Asset Allocation Fund
 - Empire Life Elite Balanced Fund
 - Empire Life Premier Equity Fund
- 2019 Forbes List of Best Employers in Canada²
- Life and Health Insurer of the Year, 2019, 2018 and 2016³

Our community

We are committed to making a difference in the communities where our employees, customers and distribution partners live and work. We demonstrate our commitment through charitable donations, employee volunteer hours, in-kind contributions and community sponsorships.

¹ The Fund-Grade A+® rating identifies funds that have consistently demonstrated the best risk-adjusted returns throughout an entire calendar year.

² Independent survey conducted for Forbes. See www.forbes.com/canada-best-employers.

³ 2019, 2018 and 2016 Insurance Business Awards. See www.insurancebusinessmag.com.



LEADERS IN DIGITAL DELIVERY

We make it easy for you to buy insurance and investments online, on your own or with the help of an advisor.

Whether you are looking up your benefits or investments, or want to buy our products online, our digital tools help make your experience simple, fast and easy. In some cases, you can apply, get approved and pay for coverage in as little as 15 minutes.

Online access to your investment holdings and group benefits

View your investment account value, payment details, beneficiary information and access statements and tax slips when it's convenient for you using our secure online portal. For Group plan members, our eClaims system makes it easy to submit claims and view their status.

Easy online applications

Using advanced screen sharing technology, our Fast & Full® application for life insurance and segregated funds allows your advisor to walk you through a simple, online application without having to meet with them in person. Don't have an advisor? We can help you find one, or you can buy life insurance directly from us online at empirelife.ca.

Retirement and Savings Tool

Our Retirement and Savings Tool helps you see if you are on track to meet your savings goals and to plan for retirement. It provides a personalized report of how much your savings will grow, taking into account all sources of retirement income, and if the expected monthly income will last through retirement.



FIND OUT MORE

To learn more about Empire Life, please visit www.empire.ca, talk to your financial advisor or contact us directly.

General enquiries

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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. Policies are issued by The Empire Life Insurance Company.

Mutual funds are offered by Empire Life Investments Inc. Empire Life Investments Inc. is the Manager of the Empire Life Mutual Funds (the "Funds"). The units of the Funds are available only in those jurisdictions where they may be lawfully offered for sale and therein only by persons permitted to sell such units.

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

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