

EMPIRE LIFE RETAIL INSURANCE RATES OF RETURN AND VALUES

Interest rates effective as of February 26, 2024

TRILOGY and TRILOGY PLUS Guaranteed Interest Rates

Policy Issue Periods	Daily	1 Year	2 Year	3 Year	4 Year	5 Year	10 Year ⁴	20 Year ⁴
Prior to May 10, 2004	2.950%	3.200%	3.050%	3.050%	3.050%	3.450%	3.000%	3.000%
Between May 10, 2004 and June 29, 2007	2.950%	3.200%	3.050%	3.050%	3.050%	3.450%	3.000%	3.250%
Between July 2, 2007 and February 14, 2011	2.950%	3.200%	3.050%	3.050%	3.050%	3.450%	2.875%	2.875%
Between February 15, 2011 and June 29, 2012	2.950%	3.200%	3.050%	3.050%	3.050%	3.450%	2.875%	2.875%
Between June 29, 2012 and October 14, 2016	2.950%	3.200%	3.050%	3.050%	3.050%	3.450%	2.875%	2.875%

ESTATEMAX

	Daily	1 Year
Dividend On Deposit (Cash Accumulation)	-	4.00%
Premium On Deposit (Side Account)	3.45%	-

OPTIMAX² & OPTIMAX III Guaranteed Interest Rates

	Daily	1 Year	2 Year	3 Year	4 Year	5 Year	6 Year	10 Year
	2.950%	4.200%	4.050%	4.050%	4.050%	4.450%	4.000%	4.000%

TRILOGY & OPTIMAX² Index Options

	Unit Value	Rate of Return (%) as of Feb 29, 2024											10 Year	15 Year	Since Inception	Year to Date	Inception Date
		1 Mo	3 Mo	6 Mo	9 Mo	1 Year	2 Year	3 Year	4 Year	5 Year							
Managed Indexed Accounts																	
Indexed Asset Allocation Investment Option	37.85	0.99	4.64	6.26	7.02	5.39	1.11	3.29	4.62	3.86	4.08	5.96	4.69	0.95	Jan 1, 1995		
Indexed Global Equity Investment Option	26.26	3.29	5.82	7.31	10.84	10.32	4.96	4.53	7.12	6.60	6.68	9.34	3.48	5.26	Jan 1, 1995		
Indexed Elite Equity Investment Option	40.97	2.62	6.25	7.53	10.36	7.92	3.87	7.25	8.30	6.88	6.13	8.17	5.33	3.70	May 31, 1997		
Indexed Bond Investment Option	17.21	-0.42	1.65	3.74	1.30	1.93	-3.38	-3.78	-3.03	-1.18	0.02	1.15	2.03	-1.76	May 31, 1997		
Indexed Balanced Investment Option	18.72	1.33	4.20	3.48	6.58	5.54	1.22	2.56	3.31	3.37	2.81	4.52	3.21	1.42	Apr 30, 2004		
Indexed American Value Investment Option	31.35	3.90	6.32	8.52	13.93	13.08	7.16	7.15	9.49	8.99	9.69	10.85	5.93	6.45	Apr 30, 2004		
Indexed Income Investment Option	17.10	0.85	3.55	5.42	5.09	4.58	-0.22	0.82	1.47	2.11	2.15	3.46	2.74	0.51	Apr 30, 2004		
Indexed Dividend Growth Investment Option	25.58	1.48	5.65	6.13	7.29	5.13	1.48	6.99	5.96	3.84	3.38	6.89	4.85	1.83	Apr 30, 2004		
Indexed Small Cap Equity Investment Option	21.16	-1.66	1.10	-1.31	3.01	-3.13	-2.13	0.71	20.53	5.14	2.25	5.88	3.85	-2.62	Apr 30, 2004		
Indexed Canadian Equity Investment Option ¹	15.96	2.26	7.91	9.47	11.73	7.27	2.77	7.39	5.75	4.12	3.98	6.65	2.73	2.01	Oct 31, 2006		
Indexed Global Smaller Companies Investment Option ¹	17.54	3.95	4.55	1.33	-0.49	2.59	-6.10	-0.21	4.05	7.32	7.13	7.58	3.33	2.59	Oct 31, 2006		
Managed Portfolio Indexed Accounts																	
Indexed Conservative Portfolio Investment Option	13.84	0.50	3.25	4.94	4.11	3.62	-1.36	-0.39	0.24	0.90	1.60	3.08	1.81	-0.18	Oct 31, 2005		
Indexed Balanced Portfolio Fund Investment Option	14.57	0.74	3.74	5.12	5.12	4.04	-0.59	0.81	1.73	1.90	2.28	3.91	2.11	0.38	Oct 31, 2005		
Indexed Moderate Growth Portfolio Fund Investment Option	15.38	1.14	4.47	5.71	6.42	4.87	0.35	2.30	3.10	2.77	2.97	4.71	2.42	1.09	Oct 31, 2005		
Indexed Growth Portfolio Fund Investment Option	16.29	1.38	5.00	5.90	7.37	5.05	1.01	3.64	4.59	3.67	3.50	5.50	2.76	1.43	Oct 31, 2005		
Indexed Aggressive Growth Portfolio Fund Investment Option	17.65	1.66	5.57	6.11	8.59	5.51	1.98	5.28	6.34	4.71	4.28	6.66	3.23	2.02	Oct 31, 2005		
Market Indexed Accounts																	
Eurasian Equity Index Option	4.00	2.29	2.76	3.41	3.31	3.80	0.52	-2.91	-3.64	-3.66	-1.61	1.48	-2.77	2.83	Sep 30, 2000		
Canadian Equity Index Option	26.18	1.71	5.87	7.99	10.05	6.59	0.94	6.59	7.63	6.52	4.89	6.76	2.90	1.98	Sep 30, 2000		
American Equity Index Option	24.66	6.69	11.18	13.95	20.37	26.13	10.13	11.14	13.39	12.08	11.66	13.15	3.99	9.63	Sep 30, 2000		
American Growth & Technology Index Option	26.71	6.76	12.58	18.41	24.31	46.15	14.01	11.97	18.56	18.68	16.94	17.95	3.89	9.92	Sep 30, 2000		
European Equity Index Option	2.78	0.89	-1.52	-1.51	-0.93	-1.31	-1.45	-4.39	-8.87	-7.93	-5.19	-1.64	-5.13	0.26	Sep 30, 2000		
Canadian Bond Index Option	13.30	-0.58	0.92	2.97	0.10	0.77	-4.60	-5.03	-4.24	-2.29	-1.03	0.10	1.24	-2.20	Sep 30, 2000		
Japanese Equity Index Option	7.74	6.77	14.72	17.32	15.52	25.61	7.01	-1.92	4.63	3.89	5.09	5.81	-0.88	12.83	Sep 30, 2000		

Rates are subject to change at any time. Please confirm with Sales and Marketing Centres.

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EMPIRE LIFE RETAIL INSURANCE RATES OF RETURN AND VALUES

Interest rates effective as of February 26, 2024

C2000 & OPTIMAX II Indexed Options³

	Unit Value	Rate of Return (%) as of Feb 29, 2024											Since Inception	Year to Date	Inception Date
		1 Mo	3 Mo	6 Mo	9 Mo	1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	15 Year			
Indexed Asset Allocation Investment Option	37.85	0.99	4.64	6.26	7.02	5.39	1.11	3.29	4.62	3.86	4.08	5.96	4.69	0.95	Jan 1, 1995
Indexed Global Equity Investment Option	26.26	3.29	5.82	7.31	10.84	10.32	4.96	4.53	7.12	6.60	6.68	9.34	3.48	5.26	Jan 1, 1995
Indexed Elite Equity Investment Option	40.97	2.62	6.25	7.53	10.36	7.92	3.87	7.25	8.30	6.88	6.13	8.17	5.33	3.70	May 31, 1997
Indexed Bond Investment Option	17.21	-0.42	1.65	3.74	1.30	1.93	-3.38	-3.78	-3.03	-1.18	0.02	1.15	2.03	-1.76	May 31, 1997

Underlying Index Values

	Unit Value	Rate of Return (%) as of Feb 29, 2024											Since Inception	Year to Date	Inception Date
		1 Mo	3 Mo	6 Mo	9 Mo	1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	15 Year			
Scotia Capital Universe Bond Index	1106.15	-1.37	6.40	3.80	0.96	2.08	-1.91	-2.89	-1.10	0.75	2.01	3.17	6.08	-1.37	Jan 1, 1995
S&P/TSX 60 Index	1290.35	1.75	5.81	6.11	9.64	6.05	0.47	6.33	7.34	6.23	4.72	6.67	5.64	2.02	Jan 1, 1995
S&P 500 Index	15011.68	6.70	11.88	14.25	23.06	30.08	13.44	14.45	16.78	15.46	15.01	16.54	10.88	9.90	May 31, 1997
Nasdaq 100 Index	15757.00	3.81	19.90	30.20	38.15	21.69	2.63	13.05	19.03	16.85	17.36	15.16	13.80	44.03	May 31, 1997
Dow Jones Euro Stoxx 50 Index	7156.27	5.93	10.59	13.70	15.82	16.99	13.26	8.56	9.82	7.69	4.05	5.56	4.88	8.36	Apr 30, 2004
Nikkei 225 Stock Average	224.13	-3.86	1.35	11.20	11.69	10.87	-6.33	0.82	3.57	1.72	4.86	3.82	0.29	12.62	Apr 30, 2004
FTSE 100 Index	9632.90	-0.50	2.37	2.18	3.65	1.73	-1.79	2.17	3.37	0.52	-1.67	-100.00	2.12	-2.16	Apr 30, 2004
S&P/ASX 200 Index ¹	4736.74	-4.84	2.87	-3.02	-3.10	-0.91	-7.27	1.88	1.59	0.84	-0.37	0.09	3.65	-1.22	Apr 30, 2004
Hang Seng Stock Index	2109.01	6.48	-3.35	-10.03	-9.39	-16.33	-14.82	-17.36	-10.94	-10.38	-3.28	0.03	4.76	-3.36	Apr 30, 2004

PRODUCT NOTES

OPTIMAX PLUS

3.700% Daily Interest Rates

OPTIMAX II

3.700% Portfolio Investment Option Rate

¹ Available only to Trilogy policies

² Refers to Optimax policies on or after October 11, 2005

³ Rates of return are net of investment management fees

⁴ For applications received on or after May 10, 2004; the minimum interest rate guarantees will apply to the 10-year and 20-year GIOs. The 10-year guaranteed minimum interest rate is 3.00%. The 20-year guaranteed minimum interest rate is 3.25%. Effective July 2, 2007, the 10-year guaranteed minimum interest rate will be 2.50% and the 20-year guaranteed minimum interest rate will be 2.875% for policies issued July 1, 2007 to February 14, 2011. For policies issued after February 14th, 2011 the 10 year and 20 year minimum guarantee will both be 2.50%. For policies issued after June 29th, 2012 the 10 year and 20 year minimum guarantee will both be 1.75%. In the interim, these interest rates may be applied to policies subject to Large Case Quote Review.

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CONCORD Guaranteed Interest Rates

	Daily	3 Year	5 Year	10 Year
Standard	3.370%	2.820%	2.650%	2.630%
Self-Admin RRSPs	3.370%	2.820%	2.650%	2.630%
Excess Deposit Amount		3.370%		

CONCORD Segregated Funds⁵

	Valuation Date	Unit Value	Rate of Return (%) as of Feb 29, 2024													Since Inception	Year to Date	Inception Date
			1 Mo	3 Mo	6 Mo	9 Mo	1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	15 Year	20 Year				
Bond Fund	Feb-29	19.08	-0.43%	1.59%	2.76%	1.13%	2.61%	-2.68%	-3.14%	-2.22%	-0.39%	0.76%	1.92%	2.02%	2.13%	-1.79%	Jun 1, 1992	
Balanced Fund	Feb-29	35.48	1.21%	3.98%	4.31%	5.68%	5.20%	0.99%	2.72%	4.53%	4.18%	3.99%	5.80%	4.21%	4.56%	1.13%	Oct 6, 1995	
Equity Fund	Feb-29	58.84	2.57%	6.03%	6.28%	9.63%	8.26%	4.24%	7.59%	8.42%	6.99%	6.44%	8.63%	5.83%	4.93%	3.53%	Jun 1, 1992	
Special Growth Fund	Feb-29	60.42	-1.73%	0.70%	-3.04%	2.00%	4.45%	3.51%	2.14%	1.55%	1.41%	0.78%	0.55%	1.01%	6.04%	-2.88%	Jun 1, 1992	

CONCORD Index Options⁶

	Valuation	Unit	Rate of Return (%) as of Feb 29, 2024																	
	Date	Value	1 Mo	3 Mo	6 Mo	9 Mo	1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	15 Year	20 Year	Since Inception	Year to Date	Inception Date			
World Index Interest Option	Feb-29	4.00	2.29%	2.76%	3.41%	3.31%	3.80%	0.52%	-2.91%	-3.64%	-3.66%	-1.61%	1.48%	-1.36%	-0.80%	2.83%	May 31, 1996			
TSX Index Interest Option	Feb-29	26.18	1.71%	5.87%	7.99%	10.05%	6.59%	0.94%	6.59%	7.63%	6.52%	4.89%	6.76%	4.80%	4.95%	1.98%	Nov 30, 1989			
U.S. Stock Index Interest Option	Feb-29	24.66	6.69%	11.18%	13.95%	20.37%	26.13%	10.13%	11.14%	13.39%	12.08%	11.66%	13.15%	6.76%	5.91%	9.63%	May 31, 1996			
U.S. New Economy Index Interest Option	Feb-29	26.71	6.76%	12.58%	18.41%	24.31%	46.15%	14.01%	11.97%	18.56%	18.68%	16.94%	17.95%	10.52%	4.22%	9.92%	May 31, 2000			
European Index Interest Option	Feb-29	2.78	0.89%	-1.52%	-1.51%	-0.93%	-1.31%	-1.45%	-4.39%	-8.87%	-7.93%	-5.19%	-1.64%	-4.06%	-5.25%	0.26%	May 31, 2000			
Canadian Bond Index Interest Option	Feb-29	13.30	-0.58%	0.92%	2.97%	0.10%	0.77%	-4.60%	-5.03%	-4.24%	-2.29%	-1.03%	0.10%	0.58%	1.22%	-2.20%	Sep 30, 2000			
Japanese Index Interest Option	Feb-29	7.74	6.77%	14.72%	17.32%	15.52%	25.61%	7.01%	-1.92%	4.63%	3.89%	5.09%	5.81%	1.90%	-1.09%	12.83%	Sep 30, 2000			

PRODUCT NOTES

CONCORD INDEX OPTIONS

⁵ Rates of return are net of investment management fees.

⁶ The US Stock Index Interest Option was modified on July 10, 2000, and the World Index Interest Option was modified on Sept. 6, 2000, with each being modified to include currency exchange in the net return. Returns for the periods prior to these dates are not adjusted for changes in currency exchanges.

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