

# EMPIRE LIFE INFORMATION CIRCULAR

**DATE:** July 15, 2013  
**CATEGORY:** INVESTMENTS  
**TO:** Managing General Agents, Associate General Agents, Advisors,  
General Agents, Independent Financial Advisors and National Accounts  
**SUBJECT:** **Empire Class Segregated Funds June 30, 2013 Investment Statements**

Nº. 2013-19

This Information Circular applies to all Empire Class Segregated Fund Contracts. This is the first statement mailing for our new Class Plus 2 accounts, and customers may have questions about the new statements.

**Mailing dates** We will mail the June semi-annual Customer Investment Statements for Empire Class Segregated Fund Contracts to customers beginning July 24, 2013. We will send advance advisor copies beginning July 15, 2013.

In addition to the statements, customers will receive an Investment Update insert.

**Segregated Funds Guarantee Reporting** The Maturity and Death Benefit Guarantee amounts are listed along with the contract's Maturity Date in the **"Additional Contract Details"** section. Under the terms of the contract, the customer will receive **the higher** of the guaranteed minimum amount and the market value of the Segregated Funds at maturity or death.

**Other things you should know about the statements**

- An important notice about the Empire Life Class Plus (Fund Classes G and H) changes that came into effect June 28, 2013 will be included on Class Plus statements to notify customers that Class Plus is closed to new lump-sum deposits.
- A "Class Plus Glossary of Terms" section appears on all Class Plus or Class Plus 2 statements to define terms specific to Class Plus or Class plus 2.
- The Class Plus and Class Plus 2 Bonus Base Amount and Income Base Amount will be provided on the December year end statement as these values increase or decrease depending on transaction activity through out the year. We will calculate the LWA for the following calendar year based on the values as of December 31.
- Additional general terms appearing on all statements are defined with the "Please note the following" section of the statements.
- A PDF copy of these statements will be available on the Business Centre.
- A customer has 30 days to contact their advisor to report any discrepancy on their statements.

**Questions** If you have any questions on the June semi-annual Class investment statements, you can call our customer service team at 1 800 561-1268, Monday to Friday from 8:00 a.m. to 8:00 p.m. EST

**Reference** **Carol Anne Bracciodieta**, Director, Investment Operations, Customer and Dealer Services

