

EMPIRE LIFE INFORMATION CIRCULAR

DATE: May 30, 2011

Nº. 2011-13

CATEGORY: Investment Applications, Information Folders and Marketing materials

TO: Managing General Agents, Associate General Agents, Brokers,
General Agents and Independent Financial Advisors

SUBJECT: **Revised Investment Materials**

New Look and Feel

With the official launch of our new brand on May 30th, our Applications, Information Folders, Fund Facts booklets, forms and marketing materials have been updated with our fresh new look and feel. We encourage you to order new stock as it becomes available and as you need it. We are not asking you to destroy stock, but by the end of August, we would like to see only our new materials on your shelves.

In addition to our fresh new look, we have made the following revisions to our Information Folders and to two of our Class Applications:

Investment Applications

Class Applications **INP-0154—Empire Class Segregated Funds Application** and **INP-0167—Empire Class Nominee Application** have been updated to include the Early Withdrawal Alert (EWA) feature. This is a service for Class Plus (Fund Class G or H) that provides notification for most partial withdrawals exceeding the Guaranteed Minimum Withdrawal Benefit that may negatively impact any future guaranteed income. For the benefit of your client, this feature will be turned on unless we are advised to turn it off.

We have also added a question to the Investment Instructions section of the Applications: *Are you investing in Class Plus?* We encourage you to answer this question. To protect you and your client, if there is conflicting information (e.g. Class Plus is selected but wrong FundSERV codes are listed) we will follow up with you for clarification before keying in the application.

Revised life Applications will be available at the end of June.

Information Folders and Fund Facts

We have made the following changes to the **INP-0260 – Elite & Elite XL Information Folder** and **INP-0176 – Empire Class Segregated Funds Information Folder**:

- Early Withdrawal Alert (EWA) provisions have been added to the INP-0176 – Empire Class Segregated Funds Information Folder. Provisions for this feature were previously introduced via an Addendum
- Wealhouse Capital Management has been removed as Investment Manager from both Information Folders, also previously introduced via an Addendum
- The Segregated Fund Auditor has been changed to PricewaterhouseCoopers LLP

Our new Fund Facts (INP-0100) booklet has been updated with 2010 year-end data.

Forms Most of our administrative and underwriting forms have been updated with our new look and feel. You can find all forms under the Forms tab of the password-protected section of our advisor website. Underwriting forms are also available in the Underwriting section for your convenience.

Marketing Materials Most of our marketing materials have also been updated with our new look and feel. We are still updating some items—all materials should be updated by the end of the summer. Marketing materials can be ordered under the 'Support' tab on our advisor website, www.empire.ca/advisor. If you have any questions about how to order items from our website, please contact your regional sales team or our customer service team.

The revised versions (06/11) of the Applications, Information Folders and Fund Facts booklet are now available both in print and online at our advisor website

Reference Carol Anne Bracciodieta, Director, Retail Wealth Operations