



Empire Life Guaranteed Investment Funds Preferred Pricing

Build more wealth with Empire Life GIF Preferred Pricing.

Empire Life Guaranteed Investment Funds are segregated funds that combine the growth potential of investment funds with the security of insurance guarantees that can help you reach your financial goals. By consolidating your assets held within Empire Life Guaranteed Investment Funds, you can reach the Preferred Pricing* threshold sooner. Those savings can provide the potential to build more wealth and achieve your financial goals sooner.

All your individual Guaranteed Investment Fund policies are automatically linked together. And we have made it easier to qualify for Preferred Pricing with our householding feature: family members living at the same address, as well as corporately owned policies, can request to link policies for the purpose of householding.

Annual Management Fee Credit Rate	Preferred Pricing Tiers
0.10%	\$250,000 - \$499,999
0.25%	\$500,000 - \$999,999
0.50%	\$1,000,000 +

How Preferred Pricing works

A Management Fee Credit is calculated on your daily balance, for every day that your market value stays at or above the Preferred Pricing Tier. At the end of each month, your Credit is automatically applied to buy additional fund units in your policy. The Credit is applied from dollar one, not just the amount above the threshold. You can see the Credit in your semi-annual statements.

Flip to see how
Rita & Steve
consolidated
their assets
to build
their wealth



* The GIF Preferred Pricing program may be changed or canceled by Empire Life at any time without notice.

Insurance & Investments
Simple. Fast. Easy.®



Consolidate your family's assets and build wealth



Rita has \$500,000 invested in two Empire Life Guaranteed Investment Fund policies. Her policies are automatically linked for Preferred Pricing. As long as her market value stays above \$500,000, she is eligible to receive an annual Management Fee Credit rate of 0.25%. She will receive \$1,250 in Credits each year distributed across her policies: $\$500,000 \times 0.25\%$ (or 0.0025) = \$1,250.

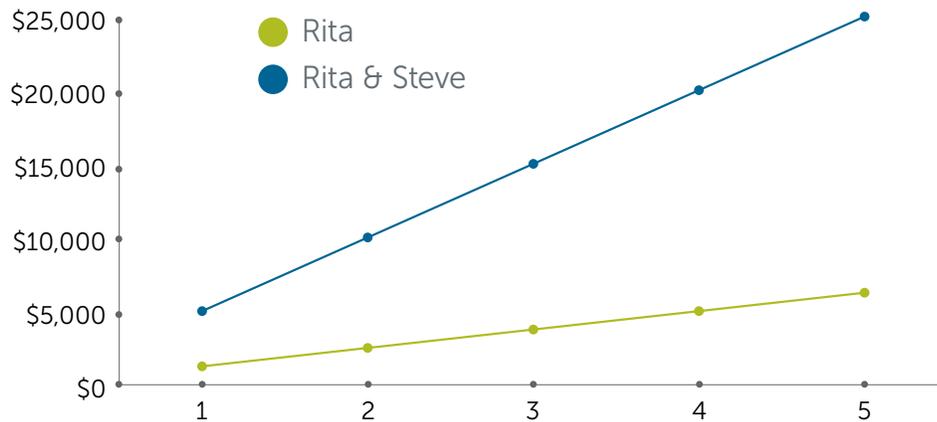


Steve, Rita's husband, decides to consolidate his assets at Empire Life to take advantage of Preferred Pricing's \$1,000,000 tier. Steve purchases an Empire Life Guaranteed Investment Fund policy worth \$500,000 and request that their policies be linked for householding purposes.



The combined market value of their household is now \$1,000,000, and as long as their balance stays above that, they are entitled to the higher Management Fee Credit rate of 0.50%. They will receive \$5,000 in Credits each year distributed across their policies: $\$1,000,000 \times 0.50\%$ (or 0.005) = \$5,000.

Here is how the Credits will build over 5 years, net of any fees or market growth.



You can see how it pays Rita and Steve to consolidate their assets with Empire Life Preferred Pricing as they receive **\$18,750** more in Credits than Rita alone.

The values quoted are hypothetical and for illustrative purposes only.



You can build more wealth by consolidating your assets at Empire Life.
Talk to your advisor today for details.

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.**

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Policies are issued by The Empire Life Insurance Company.

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