

EMPIRE LIFE (ECF) FUNDSERV CODES

Elite and Elite XL Investment Program
Closed to new policies as of October 31, 2014

Company Management Code: ECF

Purchase Fee Options:

Deferred Sales Charge (DSC)

No Load (NL)

Class A	Elite		Elite XL	
	75%/100%	100%100%	75%/100%	100%100%
Maturity/Death Benefit¹				
Minimum Initial Deposit				
Savings Plan	\$500		\$1,000	
Retirement Income Fund	\$10,000		\$10,000	
Investment Options	DSC		NL	
Income				
Empire Life Money Market Fund	0510	1510	0710	1710
Empire Life Bond Fund	0520	1520	0720	1720
Balanced				
Empire Life Income Fund	0525	1525	0725	1725
Empire Life Balanced Fund	0535	1535	0735	1735
Empire Life Asset Allocation Fund	0540	1540	0740	1740
Empire Life Global Balanced Fund	0530	1530	0730	1730
Canadian Equity				
Empire Life Dividend Growth Fund	0545	1545	0745	1745
Empire Life Canadian Equity Fund	0547	1547	0747	1747
Empire Life Elite Equity Fund	0550	1550	0750	1750
Empire Life Small Cap Equity Fund	0555	1555	0755	1755
U.S. and International Equity				
Empire Life American Value Fund	0560	1560	0760	1760
Empire Life U.S. Equity Index Fund	0565	1565	0765	1765
Empire Life International Equity Fund	0575	1575	0775	1775
Global Equity				
Empire Life Global Dividend Growth Fund	0577	1577	0777	1777
Empire Life Global Equity Fund	0570	1570	0770	1770
Empire Life Global Smaller Companies Fund	0572	1572	0772	1772
Portfolio Funds²				
Empire Life Conservative Portfolio Fund	0580	1580	0780	1780
Empire Life Balanced Portfolio Fund	0584	1584	0784	1784
Empire Life Moderate Growth Portfolio Fund	0588	1588	0788	1788
Empire Life Growth Portfolio Fund	0592	1592	0792	1792
Empire Life Aggressive Growth Portfolio Fund	0596	1596	0796	1796

¹ Reduced proportionately for withdrawals. ² Empire Life Portfolio Funds currently invest primarily in Class A units of Empire Life Segregated Funds.

EMPIRE LIFE (ECF) FUNDSERV CODES

Empire Class Segregated Funds

Closed to new policies as of October 31, 2014

Company Management Code: ECF

Purchase Fee Options:

Front End Load (FE)

Low Load (LL)

Deferred Sales Charge (DSC)

	Class B			Class C			Class D	Class E
Maturity/Death Benefit¹	75%/100%			100%/100%			75% /100%	100% /100%
Minimum Initial Deposit								
Savings Plan	\$1,000						\$250,000	
Retirement Income Fund	\$10,000						\$250,000	
Investment Options	FE	LL	DSC	FE	LL	DSC	FE	
Income								
Empire Life Money Market Fund	2010	2210	2510	3010	3210	3510	4010	5010
Empire Life Bond Fund	2020	2220	2520	3020	3220	3520	4020	5020
Balanced								
Empire Life Income Fund	2025	2225	2525	3025	3225	3525	4025	5025
Empire Life Balanced Fund	2035	2235	2535	3035	3235	3535	4035	5035
Empire Life Asset Allocation Fund	2040	2240	2540	3040	3240	3540	4040	5040
Empire Life Global Balanced Fund	2030	2230	2530	3030	3230	3530	4030	5030
Canadian Equity								
Empire Life Dividend Growth Fund	2045	2245	2545	3045	3245	3545	4045	5045
Empire Life Canadian Equity Fund	2047	2247	2547	3047	3247	3547	4047	5047
Empire Life Elite Equity Fund	2050	2250	2550	3050	3250	3550	4050	5050
Empire Life Small Cap Equity Fund	2055	2255	2555	3055	3255	3555	4055	5055
U.S. and International Equity								
Empire Life American Value Fund	2060	2260	2560	3060	3260	3560	4060	5060
Empire Life U.S. Equity Index Fund	2065	2265	2565	3065	3265	3565	4065	5065
Empire Life International Equity Fund	2075	2275	2575	3075	3275	3575	4075	5075
Global Equity								
Empire Life Global Dividend Growth Fund	2077	2277	2577	3077	3277	3577	4077	5077
Empire Life Global Equity Fund	2070	2270	2570	3070	3270	3570	4070	5070
Empire Life Global Smaller Companies Fund	2072	2272	2572	3072	3272	3572	4072	5072
Portfolio Funds²								
Empire Life Conservative Portfolio Fund	2080	2280	2580	3080	3280	3580	4080	5080
Empire Life Balanced Portfolio Fund	2084	2284	2584	3084	3284	3584	4084	5084
Empire Life Moderate Growth Portfolio Fund	2088	2288	2588	3088	3288	3588	4088	5088
Empire Life Growth Portfolio Fund	2092	2292	2592	3092	3292	3592	4092	5092
Empire Life Aggressive Growth Portfolio Fund	2096	2296	2596	3096	3296	3596	4096	5096

¹ Reduced proportionately for withdrawals. ² Empire Life Portfolio Funds currently invest primarily in Class A units of Empire Life Segregated Funds.

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EMPIRE LIFE (ECF) FUNDSERV CODES

Empire Life Class Plus

Closed to new policies as of December 31, 2012

Company Management Code: ECF

Purchase Fee Options:

Front End Load (FE)

Low Load (LL)

Deferred Sales Charge (DSC)

	Class G			Class H
	FE	LL	DSC	FE
Maturity/Death Benefit¹	75%/100%			75% /100%
Minimum Initial Deposit				
Savings Plan	\$10,000			\$250,000
Retirement Income Fund	\$10,000			\$250,000
Investment Options	FE	LL	DSC	FE
Income				
Empire Life Money Market Fund	7010	7210	7510	8010
Empire Life Bond Fund	7020	7220	7520	8020
Balanced				
Empire Life Income Fund	7025	7225	7525	8025
Empire Life Balanced Fund	7035	7235	7535	8035
Empire Life Asset Allocation Fund	7040	7240	7540	8040
Empire Life Dividend Balanced Fund	7046	7246	7546	8046
Empire Life Elite Balanced Fund	7051	7251	7551	8051
Empire Life Global Balanced Fund	7030	7230	7530	8030
Portfolio Funds²				
Empire Life Conservative Portfolio Fund	7080	7280	7580	8080
Empire Life Balanced Portfolio Fund	7084	7284	7584	8084
Empire Life Moderate Growth Portfolio Fund	7088	7288	7588	8088
Empire Life Growth Portfolio Fund	7092	7292	7592	8092
Empire Life Aggressive Growth Portfolio Fund	7096	7296	7596	8096

¹ Reduced proportionately for withdrawals. ² Empire Life Portfolio Funds currently invest primarily in Class A units of Empire Life Segregated Funds.

EMPIRE LIFE (ECF) FUNDSERV CODES

Empire Life Class Plus 2

Closed to new policies as of October 31, 2014

Company Management Code: ECF

Purchase Fee Options:

Front End Load (FE)

Low Load (LL)

Deferred Sales Charge (DSC)

Maturity/Death Benefit¹	75% /100%					
Series	Class J					
Minimum Initial Deposit						
Savings Plan	\$10,000					
Retirement Income Fund	\$10,000					
Funds	FE		LL		DSC	
	Single Tiered LWA	Joint Tiered LWA	Single Tiered LWA	Joint Tiered LWA	Single Tiered LWA	Joint Tiered LWA
Money Market Fund	90101	90102	92101	92102	95101	95102
Bond Fund	90201	90202	92201	92202	95201	95202
Income Fund	90251	90252	92251	92252	95251	95252
Balanced Fund	90351	90352	92351	92352	95351	95352
Asset Allocation	90401	90402	92401	92402	95401	95402
Global Balanced	90301	90302	92301	92302	95301	95302
Dividend Balanced	90461	90462	92461	92462	95461	95462
Elite Balanced Fund	90511	90512	92511	92512	95511	95512
Conservative Portfolio Fund	90801	90802	92801	92802	95801	95802
Balanced Portfolio Fund	90841	90842	92841	92842	95841	95842
Moderate Growth Portfolio Fund	90881	90882	92881	92882	95881	95882
Growth Portfolio Fund	90921	90922	92921	92922	95921	95922

¹ Reduced proportionately for withdrawals.

Empire Life Portfolio Funds currently invest primarily in Class A units of the underlying Empire Life Segregated Funds.

EMPIRE LIFE (ECF) FUNDSERV CODES

Empire Life Class Plus 2.1

Closed to new policies as of October 13, 2017

Company Management Code: ECF

Purchase Fee Options:

Front End Load (FE)

Low Load (LL)

Deferred Sales Charge (DSC)

Maturity/Death Benefit¹	75%/75%					
Series	Class Q					
Minimum Initial Deposit						
Savings Plan	\$10,000					
Retirement Income Fund	\$10,000					
EMPIRE LIFE INVESTMENT OPTIONS	FE		LL		DSC	
	Single LWA	Joint LWA	Single LWA	Joint LWA	Single LWA	Joint LWA
Income						
Bond GIF	00201	00202	02201	02202	05201	05202
Money Market GIF	00101	00102	02101	02102	05101	05102
Balanced						
Asset Allocation GIF	00401	00402	02401	02402	05401	05402
Balanced GIF	00351	00352	02351	02352	05351	05352
Dividend Balanced GIF	00461	00462	02461	02462	05461	05462
Elite Balanced GIF	00511	00512	02511	02512	05511	05512
Global Balanced GIF	00301	00302	02301	02302	05301	05302
Income GIF	00251	00252	02251	02252	05251	05252
Monthly Income GIF	00481	00482	02481	02482	05481	05482
Emblem GIF Portfolios²						
Diversified Income Portfolio GIF	00791	00792	02791	02792	05791	05792
Conservative Portfolio GIF	00811	00812	02811	02812	05811	05812
Balanced Portfolio GIF	00831	00832	02831	02832	05831	05832
Moderate Growth Portfolio GIF	00851	00852	02851	02852	05851	05852
Growth Portfolio GIF	00871	00872	02871	02872	05871	05872

¹ Reduced proportionately for withdrawals. ² Empire Life Emblem GIF Portfolios each currently invest primarily in units of a secondary fund that is an Empire Life Emblem Portfolio mutual fund. The simplified prospectus and other information about each of the underlying mutual funds are available on the SEDAR website at www.sedar.com or at www.empirelifeinvestments.ca.