

# CLASS PLUS:

## Guaranteed retirement income for life<sup>®</sup>

Class Plus (Fund Classes G & H) is closed to new policies after December 31, 2012.

<b>Maximum annual withdrawal amount<sup>1</sup></b>	Lifetime Withdrawal Amount (LWA): 5% of the Income Base, available in the calendar year the Annuitant is 65 or older Maximum Withdrawal Allowance: 5% of the Income Base, available until the calendar year the Annuitant is 64
<b>Minimum age to withdraw guaranteed income for life (the LWA)</b>	Calendar year the Annuitant is 65
<b>LWA</b>	5% of the Income Base
<b>Income Base Bonus<sup>2</sup></b>	5% of the Bonus Base
<b>Income Base Bonus period</b>	Credited to the Income Base each calendar year there are no withdrawals from Class Plus
<b>Death Benefit Guarantee (DBG)</b>	Greater of market value or 100% of deposits, adjusted proportionally for withdrawals
<b>Maturity Benefit Guarantee (MBG)</b>	Greater of market value or 75% of deposits, adjusted proportionally for withdrawals
<b>Triennial Resets</b>	Automatic every 3 years on the Income Base, the Bonus Base, and the DBG (DBG only up to and including the Annuitant's 80th birthday) No resets on MBG
<b>Last date for deposits</b>	December 31 <sup>st</sup> of the year the Annuitant turns age 80 or if the contract is in the Guaranteed Payment Phase, if earlier
<b>Contract maturity age</b>	120
<b>Class Plus Fee paid</b>	Annually
<b>Excess Withdrawal Alert service (EWA)</b>	Available to safeguard the GMWB
<b>Number of funds</b>	13 Segregated Funds: 5 Portfolio Funds, 4 balanced funds, 2 fixed income funds, 1 asset allocation fund, and 1 money market fund
<b>Minimum fixed income allocation</b>	None Empire Life offers a 100% equity fund (Aggressive Growth Portfolio Fund)

## Class Plus Insurance Fees

Empire Life Fund	Insurance Fee (Maximum) Effective January 2, 2015
<b>Income Funds</b>	
Money Market Fund	0.75%
Bond Fund	0.75%
<b>Balanced Funds</b>	
Asset Allocation Fund	1.05%
Balanced Fund	1.05%
Dividend Balanced Fund	1.25%
Elite Balanced Fund	1.25%
Global Balanced Fund	1.05%
Income Fund	0.75%
<b>Portfolio Funds</b>	
Conservative Portfolio Fund	0.85%
Balanced Portfolio Fund	1.05%
Moderate Growth Portfolio Fund	1.05%
Growth Portfolio Fund	1.25%
Aggressive Growth Portfolio Fund	1.25%

<sup>1</sup> Making an Excess Withdrawal may decrease the guaranteed retirement income for life amount. <sup>2</sup> The Income Base Bonus is a notional value. It does not increase the contract value and is not available for withdrawal.

This document is for general information purposes only. A description of the key features of the individual variable insurance contract is contained in the Information Folder. **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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