

# Class Plus 2.1: Guaranteed Retirement Income for Life™

Class Plus 2.1 is closed to new policies as of October 13, 2017

<b>Lifetime Withdrawal Amount (LWA)<sup>1</sup></b>	<ul style="list-style-type: none"> <li>LWA payable is based on the Annuitant's age and the applicable percentage of the Income Base as shown below</li> </ul> <table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> <b>Single Tiered LWA Percentage:</b>                      age 0 - 54: 0.00%                      age 55 - 59: 3.00%                      age 60 - 64: 3.50%                      age 65 - 69: 4.00%                      age 70 - 74: 4.25%                      age 75+: 5.00%                 </td> <td style="width: 50%; vertical-align: top;"> <b>Joint Tiered LWA Percentage<sup>2</sup>:</b>                      age 0 - 54: 0.00%                      age 55 - 59: 2.50%                      age 60 - 64: 3.00%                      age 65 - 69: 3.50%                      age 70 - 74: 3.75%                      age 75+: 4.50%                 </td> </tr> </table>	<b>Single Tiered LWA Percentage:</b> age 0 - 54: 0.00% age 55 - 59: 3.00% age 60 - 64: 3.50% age 65 - 69: 4.00% age 70 - 74: 4.25% age 75+: 5.00%	<b>Joint Tiered LWA Percentage<sup>2</sup>:</b> age 0 - 54: 0.00% age 55 - 59: 2.50% age 60 - 64: 3.00% age 65 - 69: 3.50% age 70 - 74: 3.75% age 75+: 4.50%
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<b>Automatic Income Resets</b>	<ul style="list-style-type: none"> <li>Percentage of Income Base payable is automatically increased to next LWA percentage tier at each eligible age</li> <li>No administrative work required from the advisor or client</li> <li>Your client will always receive the greater of the current LWA or the new LWA which is calculated based on the current Income Base and the applicable LWA percentage</li> </ul>		
<b>Retirement Income Privileges</b>	<ul style="list-style-type: none"> <li>Your client can discontinue income payments and then resume at any time</li> </ul>		
<b>Income Base Bonus eligibility</b>	<ul style="list-style-type: none"> <li>Each year that there are no withdrawals from Class Plus 2.1</li> </ul>		
<b>Income Base Bonus<sup>3</sup></b>	<ul style="list-style-type: none"> <li>5% annually</li> </ul>		
<b>Death Benefit Guarantee (DBG)</b>	<ul style="list-style-type: none"> <li>Greater of market value or 75% of deposits<sup>4</sup></li> </ul>		
<b>Maturity Benefit Guarantee (MBG)</b>	<ul style="list-style-type: none"> <li>Greater of market value or 75% of deposits<sup>4</sup></li> </ul>		
<b>Triennial Resets</b>	<ul style="list-style-type: none"> <li>Automatic every 3 years on Income Base, Bonus Base, and DBG<sup>5</sup></li> <li>No resets on MBG</li> </ul>		
<b>Last date for deposits</b>	<ul style="list-style-type: none"> <li>Single Tiered LWA Option – December 31st of year the Annuitant turns 80</li> <li>Joint Tiered LWA Option – December 31st of year the older of the Annuitant and the Joint Life turns 80</li> </ul>		
<b>Contract maturity date</b>	<ul style="list-style-type: none"> <li>Single Tiered LWA Option – December 31st of year the Annuitant turns age 120</li> <li>Joint Tiered LWA Option – December 31st of year the younger of the Annuitant and the Joint Life turns 120</li> </ul>		
<b>Class Plus Fee collected</b>	<ul style="list-style-type: none"> <li>Monthly</li> </ul>		
<b>Minimum initial deposit</b>	<ul style="list-style-type: none"> <li>\$10,000</li> </ul>		
<b>Excess Withdrawal Alert</b>	<ul style="list-style-type: none"> <li>Our exclusive Excess Withdrawal Alert service safeguards clients' income</li> </ul>		
<b>Number of funds</b>	Choice of 14 Funds including: <ul style="list-style-type: none"> <li>5 Emblem GIF Portfolios</li> <li>9 stand-alone Funds (7 balanced, 1 fixed income, 1 money market)</li> </ul>		
<b>Maximum equity allocation</b>	<ul style="list-style-type: none"> <li>80%</li> <li>Emblem Growth Portfolio GIF, Dividend Balanced GIF, Elite Balanced GIF</li> </ul>		
<b>Empire for Life® Loyalty Program</b>	<ul style="list-style-type: none"> <li>Eligible for the Empire for Life Loyalty Program to help your clients reach their goals faster.</li> </ul>		

# Class Plus 2.1 Insurance Fees

Empire Life Fund	Insurance Fee Effective November 3, 2014
<b>Income Funds</b>	
Empire Life Money Market GIF	0.75%
Empire Life Bond GIF	0.75%
<b>Balanced Funds</b>	
Empire Life Asset Allocation GIF	1.50%
Empire Life Balanced GIF	1.40%
Empire Life Dividend Balanced GIF	1.50%
Empire Life Elite Balanced GIF	1.50%
Empire Life Global Balanced GIF	1.50%
Empire Life Income GIF	1.15%
Empire Life Monthly Income GIF	1.40%
<b>Emblem GIF Portfolios</b>	
Empire Life Emblem Diversified Income Portfolio GIF	1.15%
Empire Life Emblem Conservative Portfolio GIF	1.15%
Empire Life Emblem Balanced Portfolio GIF	1.40%
Empire Life Emblem Moderate Growth Portfolio GIF	1.50%
Empire Life Emblem Growth Portfolio GIF	1.50%

<sup>1</sup> Making an Excess Withdrawal may decrease the guaranteed retirement income for life amount. <sup>2</sup> Determined based on the age of the youngest of the Annuitant and the Joint Life. <sup>3</sup> Income Base Bonus is a notional amount added to the Income Base at the end of each calendar year if no withdrawals are made for that year. <sup>4</sup> Adjusted proportionally for withdrawals. <sup>5</sup> Up to and including the Annuitant's 80th birthday. For Joint Life, final DBG reset on the earliest of the Annuitant's and the Joint Life's 80th birthday.

This document is for general information purposes only. A description of the key features of the individual variable insurance contract, as well as the Empire for Life Loyalty Program, is contained in the Class Plus 2.1 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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