

Determine your  
investment goals

Find out which  
Empire Life Emblem GIF Portfolio  
best meets your needs

# WHAT IS YOUR INVESTOR PROFILE?

## QUESTIONNAIRE

The goal of this questionnaire is to help you determine your investor profile and recommend which Empire Life Emblem GIF Portfolio best meets your needs by answering the following questions. You should review your profile and investment plan with your advisor regularly to ensure your long-term investment approach is consistent with your needs.

Name: \_\_\_\_\_




































Date: \_\_\_\_\_

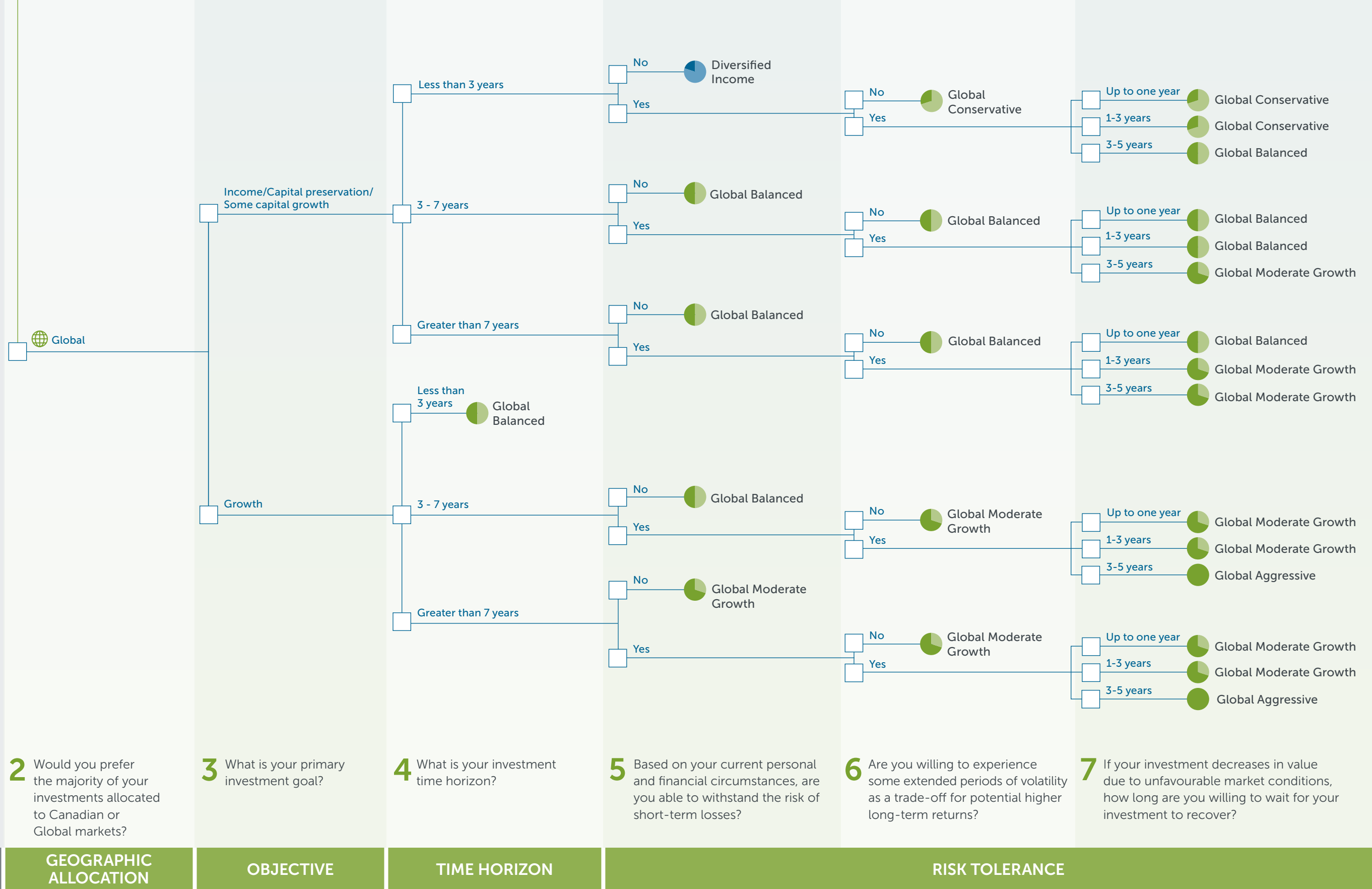
Signature: \_\_\_\_\_



# EMBLEM GIF PORTFOLIOS

## INVESTOR PROFILE QUESTIONNAIRE

LIQUIDITY	GEOGRAPHIC ALLOCATION	OBJECTIVE	TIME HORIZON	RISK TOLERANCE		
<p><b>1</b> What percentage (if any) of your investment will you wish to withdraw within the next two years?</p> <p><input type="text"/> %  Diversified Income*</p> <p>of investment to meet liquidity needs</p> <p>100%</p> <p>of investment that don't need to meet liquidity needs</p> <p><input type="text"/> %</p>	<p><b>2</b> Would you prefer the majority of your investments allocated to Canadian or Global markets?</p> <p><input type="checkbox"/>  Canadian</p> <p><input type="checkbox"/> </p>	<p><b>3</b> What is your primary investment goal?</p> <p><input type="checkbox"/> Income/Capital preservation/Some capital growth</p> <p><input type="checkbox"/> Growth</p>	<p><b>4</b> What is your investment time horizon?</p> <p><input type="checkbox"/> Less than 3 years</p> <p><input type="checkbox"/> 3 - 7 years</p> <p><input type="checkbox"/> Greater than 7 years</p> <p><input type="checkbox"/> Less than 3 years </p> <p><input type="checkbox"/> 3 - 7 years</p> <p><input type="checkbox"/> Greater than 7 years</p>	<p><b>5</b> Based on your current personal and financial circumstances, are you able to withstand the risk of short-term losses?</p> <p><input type="checkbox"/> No  Diversified Income</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No  Balanced</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No  Balanced</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No  Balanced</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No  Moderate Growth</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No  Moderate Growth</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No  Moderate Growth</p> <p><input type="checkbox"/> Yes</p>	<p><b>6</b> Are you willing to experience some extended periods of volatility as a trade-off for potential higher long-term returns?</p> <p><input type="checkbox"/> No  Conservative</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No  Balanced</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No  Balanced</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No  Moderate Growth</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No  Moderate Growth</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No  Moderate Growth</p> <p><input type="checkbox"/> Yes</p>	<p><b>7</b> If your investment decreases in value due to unfavourable market conditions, how long are you willing to wait for your investment to recover?</p> <p><input type="checkbox"/> Up to one year  Conservative</p> <p><input type="checkbox"/> 1-3 years  Conservative</p> <p><input type="checkbox"/> 3-5 years  Balanced</p> <p><input type="checkbox"/> Up to one year  Balanced</p> <p><input type="checkbox"/> 1-3 years  Balanced</p> <p><input type="checkbox"/> 3-5 years  Moderate Growth</p> <p><input type="checkbox"/> Up to one year  Balanced</p> <p><input type="checkbox"/> 1-3 years  Moderate Growth</p> <p><input type="checkbox"/> 3-5 years  Moderate Growth</p> <p><input type="checkbox"/> Up to one year  Moderate Growth</p> <p><input type="checkbox"/> 1-3 years  Growth</p> <p><input type="checkbox"/> 3-5 years  Aggressive</p> <p><input type="checkbox"/> Up to one year  Moderate Growth</p> <p><input type="checkbox"/> 1-3 years  Moderate Growth</p> <p><input type="checkbox"/> 3-5 years  Growth</p> <p><input type="checkbox"/> Up to one year  Moderate Growth</p> <p><input type="checkbox"/> 1-3 years  Growth</p> <p><input type="checkbox"/> 3-5 years  Aggressive</p>



\* If you have short term liquidity needs, the Empire Life Money Market GIF may be more appropriate than Emblem GIF Portfolios. Ask your advisor for details.

## Which Empire Life Emblem GIF Portfolio is right for you?

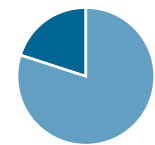
Your investment objective and risk profile will indicate which of our **10 Emblem GIF Portfolios** may best meet your needs. Each portfolio invests primarily in a strategic mix of Canadian, U.S., international equity and/or fixed income securities, while minimizing risk.

### Canadian investment options

Canadian focused, growth potential with income generation capabilities.

#### Target asset mix

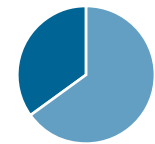
#### Empire Life Emblem GIF Portfolios



**20% equities**  
**80% fixed income**

**Emblem Diversified Income Portfolio GIF<sup>1</sup>**

**Appropriate for:** Investors seeking current income and some long-term capital growth with reduced volatility, who are willing to accept a low level of risk.



**35% equities**  
**65% fixed income**

**Emblem Conservative Portfolio GIF<sup>1</sup>**

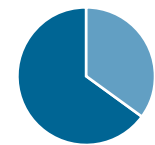
**Appropriate for:** Investors seeking long-term capital growth and income with reduced volatility, who are willing to accept a low to moderate level of risk.



**50% equities**  
**50% fixed income**

**Emblem Balanced Portfolio GIF<sup>1</sup>**

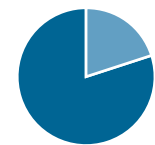
**Appropriate for:** Investors seeking long-term capital growth with reduced volatility, who are willing to accept a low to moderate level of risk.



**65% equities**  
**35% fixed income**

**Emblem Moderate Growth Portfolio GIF<sup>1</sup>**

**Appropriate for:** Investors seeking long-term capital growth with reduced volatility, who are willing to accept a low to moderate level of risk.



**80% equities**  
**20% fixed income**

**Emblem Growth Portfolio GIF<sup>1</sup>**

**Appropriate for:** Investors seeking long-term capital growth with reduced volatility, who are willing to accept a low to moderate level of risk.



**100% equities**

**Emblem Aggressive Growth Portfolio GIF<sup>1,2</sup>**

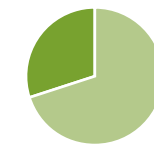
**Appropriate for:** Investors seeking long-term capital growth with reduced volatility, who are willing to accept a moderate level of risk.

### Global investment options

More global diversification, growth potential with income generation capabilities.

#### Target asset mix

#### Empire Life Emblem GIF Portfolios



**30% equities**  
**70% fixed income**

**Emblem Global Conservative Portfolio GIF<sup>2</sup>**

**Appropriate for:** Investors seeking long-term capital growth and income with reduced volatility, who are willing to accept a low to moderate level of risk.



**50% equities**  
**50% fixed income**

**Emblem Global Balanced Portfolio GIF<sup>2</sup>**

**Appropriate for:** Investors seeking long-term capital growth with reduced volatility, who are willing to accept a low to moderate level of risk.



**70% equities**  
**30% fixed income**

**Emblem Global Moderate Growth Portfolio GIF<sup>2</sup>**

**Appropriate for:** Investors seeking long-term capital growth with reduced volatility, who are willing to accept a low to moderate level of risk.



**100% equities**

**Emblem Global Aggressive Growth Portfolio GIF<sup>2</sup>**

**Appropriate for:** Investors seeking long-term capital growth with reduced volatility, who are willing to accept a moderate level of risk.

<sup>1</sup> Portfolio invests primarily in units of the Empire Life Emblem Mutual Funds.

<sup>2</sup> Not available in Class Plus 3.0.

The Empire Life Insurance Company (Empire Life) is a proud Canadian company that has been in business since 1923. We offer individual and group life and health insurance, investment and retirement products, including mutual funds through our wholly-owned subsidiary Empire Life Investments Inc.

Empire Life is among the top 10 life insurance companies in Canada<sup>1</sup> and is rated A (Excellent) by A.M. Best Company<sup>2</sup>. Our mission is to make it simple, fast and easy for Canadians to get the investment, insurance and group benefits coverage they need to build wealth, generate income, and achieve financial security.

Follow Empire Life on Twitter @EmpireLife or visit our website, [www.empire.ca](http://www.empire.ca) for more information.

<sup>1</sup> Based on general fund and segregated fund assets in Canada as at December 31, 2016 as reported in regulatory filings

<sup>2</sup> As at June 1, 2017. For the latest rating, access [www.ambest.com](http://www.ambest.com).

Empire Life Emblem GIF Portfolios currently invest primarily in units of Empire Life Mutual Funds. The Simplified Prospectus and other information about each of the underlying mutual funds are available on the SEDAR website at [www.sedar.com](http://www.sedar.com) or at [www.empirelifeinvestments.ca](http://www.empirelifeinvestments.ca).

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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