

DIVERSIFICATION WITHOUT COMPLICATION

You are looking for diversification, not complication. Empire Life Emblem GIF Portfolios are a simple, straightforward investment solution that, includes valuable maturity and death benefit guarantees. Designed to increase potential return and lower volatility, you can choose the portfolio that best meets your needs.

REASONS TO INVEST

1. Instant Diversification

In one decision, diversify your investment across a range of asset classes.

2. Investment Approach

Portfolios are managed using a conservative, value-oriented and disciplined investment approach.

3. Tactical Asset Management

Asset mix is monitored and adjusted in response to evolving market conditions.

4. Transparency

The underlying fund invests directly in securities so you can always see what you're invested in.

5. Valuable Benefit Guarantees

As segregated funds, Emblem GIF Portfolios provide valuable maturity and death benefit guarantees to help protect your investment.

Which Emblem GIF Portfolio is right for you?

Our Investor Profile Questionnaire helps determine which portfolio is right for you based on your investment time horizon, risk tolerance, and investment goals. Try our online questionnaire at www.empire.ca.

Empire Life is among the top 10 life insurance companies in Canada¹ and is rated A (Excellent) by A.M. Best Company². 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 for more information.

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

² As at June 1, 2017. For the latest rating, access www.ambest.com.

For more information, speak with your financial advisor today.

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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Insurance & Investments
Simple. Fast. Easy.[®]

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Empire Life
**EMBLEM GIF
PORTFOLIOS**

Diversification without complication



CHOOSE AN EMBLEM GIF PORTFOLIO THAT IS RIGHT FOR YOU

Canadian investment options

Canadian focused, growth potential with income generation capabilities

Global investment options

More global diversification, growth potential with income generation capabilities



Diversified Income ¹	Conservative ¹	Balanced ¹	Moderate Growth ¹	Growth ¹	Aggressive Growth ¹	Global Conservative	Global Balanced	Global Moderate Growth	Global Aggressive Growth
Target asset mix									
80% Fixed Income 20% Equities	65% Fixed Income 35% Equities	50% Fixed Income 50% Equities	35% Fixed Income 65% Equities	20% Fixed Income 80% Equities	100% Equities	70% Fixed Income 30% Equities	50% Fixed Income 50% Equities	30% Fixed Income 70% Equities	100% Equities
Why invest in this fund									
You are seeking current income and some growth by investing primarily in fixed income and equity securities, with a target equity allocation of 20%.	You are seeking growth and income by investing primarily in Canadian fixed income and equity securities, with a target equity allocation of 35%.	You are seeking growth by investing primarily in Canadian fixed income and equity securities, with a target equity allocation of 50%.	You are seeking growth by investing primarily in Canadian equity and fixed income securities, with a target equity allocation of 65%.	You are seeking growth by investing primarily in Canadian equity and fixed income securities, with a target equity allocation of 80%.	You are seeking growth by investing primarily in equity securities.	You are seeking growth and income by investing primarily in global fixed income and equity securities, with a target equity allocation of 30%.	You are seeking growth by investing primarily in global fixed income and equity securities, with a target equity allocation of 50%.	You are seeking growth by investing primarily in global equity and fixed income securities, with a target equity allocation of 70%.	You are seeking growth by investing primarily in global equity securities.
Risk rating									
Low	Low	Low to Medium	Low to Medium	Low to Medium	Medium	Low to Medium	Low to Medium	Low to Medium	Medium

¹Portfolio invests primarily in units of Empire Life Mutual Funds.