

WHY CHOOSE EMPIRE LIFE

Simplicity and choice with Empire Life Guaranteed Investment Funds

- Choose from 75/75, 75/100 and 100/100 guarantee levels
- Automatic annual Death Benefit resets to age 80 – available in all guarantee levels – locks-in market gains systematically and simplifies administration for you and clients
- Potential for higher growth with up to 100% equity exposure available in all guarantee levels
- 75/100 and 100/100 – open contracts and make deposits to age 90 – with 100% death benefit guarantee on deposits if contract opened before 80
- GIF Preferred Pricing starting at \$500,000 per household
- Purchase options of Front End, Low Load, No Load, DSC and Fee For Service
- Diversified investment choices ranging from fixed income to 100% equity, including our tactically managed Emblem GIF Portfolios
- For over 50 years, Empire Life has been providing Canadians with the investments they need to build wealth, generate income, and achieve financial security

Guaranteed Retirement Income for Life with Class Plus 3.0

- 4% annual Income Base Bonus for first 20 calendar years¹ of contract accelerates retirement income
- LWA payout rates increase from ages 55 to 80 with 4% LWA at 65
- Guaranteed retirement income for life starting as early as age 55²
- Annual Automatic Income Reset means clients' income may be bumped up
- 75% maturity and death benefit guarantee³
- Death benefit guarantee⁴ and Income Base automatically reset every 3 years to lock-in any market gains
- Potential for higher growth with up to 80% equity exposure
- Purchase options of Front End, Low Load, No Load, DSC and Fee For Service

Save time and process applications faster with the Fast & Full[®] Investment App

- Paperless segregated fund and guaranteed interest contract (GIC) application process
- Reduce travel time to and from client meetings with our Non-Face-to-Face sales option
- Deposit funds the same day with the one-time pre-authorized debit (PAD) option⁵
- Save time and reduce administration with the automated T2033 transfer option
- Pre-fill client information before you meet to speed up your sales process

Flexibility and security with Empire Life Guaranteed Interest Contract (GIC)

- Variety of interest options and investment terms
- Enhanced rates based on client's total contract value
- Valuable insurance benefits including probate bypass and estate settlement process, tax efficiency, and potential for creditor protection

Annuities

- Annuity options:
 - Single Life with or without a guaranteed period
 - Joint and last survivor annuities with or without a guaranteed period
 - Term certain annuities with terms from 10 years up to age 90
- Payment options: monthly, quarterly, semi-annual or annual payments directly to client's bank account
- Life annuity issue ages: minimum age 35, maximum age 85

Option Plus Group RSP

- Flexible retirement savings plan for small businesses with a minimum of two members and total annual plan contributions of at least \$10,000
- No set-up or annual administration fees
- Investment options: Segregated Funds, Guaranteed Interest Options, and Treasury Interest Option
- Minimum deposit: \$30 monthly; \$500 lump sum (\$500 minimum for GIOs)

Empire Life Annuity Settlement Option

- Clients can customize how death benefit proceeds are paid out to their beneficiaries – lump sum, annuity or a combination
- Can be added to any in-force or new Empire Life insurance or investment contract at no cost to client or beneficiaries
- Can be discretely added, changed or revoked – beneficiaries not involved in set-up
- Suitable for clients worried their beneficiaries may not manage a large payout or have dependent beneficiaries that require lifetime income

Empire Life Mutual Funds

- Standalone mutual funds and Emblem Portfolios⁶ – a tactically managed packaged program
- Series T: 6% and 8% provide non-registered clients with tax-efficient cash flow⁷
- Flexible Investment and RRSP loans available
- Series F available

¹ Income Base Bonus is a notional amount added to the Income Base at the end of each calendar year, for the first 20 years of the contract, if no withdrawals are made for that year. ² Making an excess withdrawal may decrease the guaranteed retirement income for life amount. ³ Reduced proportionately for withdrawals.

⁴ Up to and including Annuitant's 80th birthday. ⁵ If application is received before 4:00 p.m. (ET). ⁶ Empire Life Mutual Funds are offered by Empire Life Investments Inc.

⁷ The sale of Series T units may trigger capital gains or losses.

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.

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 or at www.empirelifeinvestments.ca.

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. **Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.**

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