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, valueoriented 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.

The Empire Life Insurance Company

259 King Street East, Kingston, ON K7L 3A8

The Empire Life Insurance Company (Empire Life) offers individual and group life and health insurance, investment and retirement products. Our mission is to make it simple, fast and easy for Canadians to build wealth, generate income, and get the insurance and group benefits coverage they need.

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.

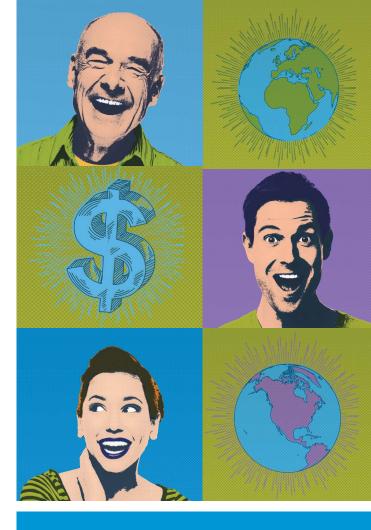
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Insurance & Investments Simple. Fast. Easy.®

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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	Balanced¹	Moderate Growth ¹	Growth¹	Aggressive Growth ¹	Global Conservative	Global Balanced	Global Moderate Growth	Global Aggressive Growth
Target asset m	ix								
30% Fixed	65% Fixed	50% Fixed	35% Fixed	20% Fixed		70% Fixed	50% Fixed	30% Fixed	
ncome 20% Equities	Income 35% Equities	Income 50% Equities	Income 65% Equities	Income 80% Equities	100% Equities	Income 30% Equities	Income 50% Equities	Income 70% Equities	100% Equities
Why invest in t	his 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.