

EMPIRE LIFE RETAIL INSURANCE RATES OF RETURN AND VALUES

Interest rates effective as of January 04, 2021

TRILOGY and TRILOGY PLUS Guaranteed Interest Rates

Policy Issue Periods	Daily	1 Year	2 Year	3 Year	4 Year	5 Year	10 Year ⁴	20 Year ⁴
Prior to May 10, 2004	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%
Between May 10, 2004 and June 29, 2007	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	3.000%	3.250%
Between July 2, 2007 and February 14, 2011	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	2.500%	2.875%
Between February 15, 2011 and June 29, 2012	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	2.500%	2.500%
Between June 29, 2012 and October 14, 2016	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	1.750%	1.750%

ESTATEMAX

	Daily	1 Year
Dividend On Deposit (Cash Accumulation)	-	4.00%
Premium On Deposit (Side Account)	0.25%	-

OPTIMAX² & OPTIMAX III Guaranteed Interest Rates

	Daily	1 Year	2 Year	3 Year	4 Year	5 Year	6 Year	10 Year
	0.250%	0.250%	0.250%	0.500%	0.700%	0.800%	0.800%	1.250%

TRILOGY & OPTIMAX² Index Options

	Unit Value	Rate of Return (%) as of Nov 30, 2020										10 Year	15 Year	Since Inception	Year to Date	Inception Date
		1 Mo	3 Mo	6 Mo	9 Mo	1 Year	2 Year	3 Year	4 Year	5 Year						
Managed Indexed Accounts																
Indexed Asset Allocation Investment Option	33.06	10.39	7.19	11.34	4.67	1.33	4.04	0.94	2.39	2.46	4.83	3.26	4.74	0.38	Jan 1, 1995	
Indexed Global Equity Investment Option	22.24	9.14	5.15	8.94	11.52	4.84	8.23	5.78	8.77	6.58	9.07	2.92	3.27	4.75	Jan 1, 1995	
Indexed Elite Equity Investment Option	31.71	12.07	7.77	12.19	6.49	1.24	5.65	2.46	3.72	4.49	6.10	3.96	4.93	0.63	May 31, 1997	
Indexed Bond Investment Option	19.99	1.04	0.36	2.19	2.74	4.56	5.87	2.75	2.32	2.27	2.22	2.37	2.97	5.99	May 31, 1997	
Indexed Balanced Investment Option	17.20	6.69	4.13	7.18	4.66	2.54	5.64	2.45	2.90	3.08	3.58	2.76	3.32	2.85	Apr 30, 2004	
Indexed American Value Investment Option	24.50	8.52	5.24	6.59	12.33	6.33	10.67	8.92	9.94	9.13	11.78	6.09	5.55	6.65	Apr 30, 2004	
Indexed Income Investment Option	16.75	4.72	2.86	5.48	3.87	3.04	5.70	2.65	2.94	3.13	3.12	3.21	3.16	3.56	Apr 30, 2004	
Indexed Dividend Growth Investment Option	20.21	10.96	5.53	12.39	-0.42	-6.34	-0.91	-3.98	-1.29	1.28	3.39	3.12	4.33	-6.91	Apr 30, 2004	
Indexed Small Cap Equity Investment Option	11.65	6.77	3.06	9.82	16.23	11.04	-14.55	-16.00	-10.94	-6.61	-3.85	-0.64	0.93	11.02	Apr 30, 2004	
Indexed Canadian Equity Investment Option ¹	12.40	10.34	5.65	13.02	-2.80	-6.81	-0.49	-3.67	-1.27	0.92	3.36	NA	1.54	-8.27	Oct 31, 2006	
Indexed Global Smaller Companies Investment Option ¹	17.02	6.95	7.05	13.42	19.09	14.05	14.17	8.17	9.93	8.89	8.80	NA	3.84	13.74	Oct 31, 2006	
Managed Portfolio Indexed Accounts																
Indexed Conservative Portfolio Investment Option	14.14	4.30	2.19	5.62	3.12	2.39	4.66	1.48	2.08	2.45	3.04	2.30	2.35	3.04	Oct 31, 2005	
Indexed Balanced Portfolio Fund Investment Option	14.12	5.72	3.14	7.62	3.80	2.04	4.58	1.09	2.11	2.63	3.30	2.28	2.35	2.23	Oct 31, 2005	
Indexed Moderate Growth Portfolio Fund Investment Option	14.12	7.14	3.97	8.85	3.70	0.91	3.99	0.55	2.02	2.69	3.69	2.28	2.37	0.80	Oct 31, 2005	
Indexed Growth Portfolio Fund Investment Option	14.09	8.67	5.02	11.13	3.49	-0.19	3.20	-0.47	1.44	2.55	3.71	2.25	2.37	-0.87	Oct 31, 2005	
Indexed Aggressive Growth Portfolio Fund Investment Option	14.26	10.54	6.29	13.60	3.37	-1.59	2.37	-1.41	1.11	2.56	4.05	2.33	2.48	-2.84	Oct 31, 2005	
Market Indexed Accounts																
Eurasian Equity Index Option	4.32	4.74	3.40	4.76	-6.87	-15.75	-4.57	-6.72	-1.05	-2.67	1.45	-1.13	-2.84	-15.93	Sep 30, 2000	
Canadian Equity Index Option	20.60	10.16	3.44	11.62	5.58	0.82	6.19	2.69	3.78	5.44	3.35	3.37	2.15	1.14	Sep 30, 2000	
American Equity Index Option	17.53	7.56	2.57	10.98	17.52	11.37	12.01	10.12	11.14	10.07	13.50	7.17	2.89	11.03	Sep 30, 2000	
American Growth & Technology Index Option	18.61	7.72	0.20	18.95	37.66	39.34	28.57	22.22	22.79	18.23	19.02	12.00	2.68	37.60	Sep 30, 2000	
European Equity Index Option	3.23	-0.44	-1.24	-0.67	-19.83	-28.27	-10.93	-12.58	-4.90	-6.86	-1.71	-3.97	-5.22	-28.17	Sep 30, 2000	
Canadian Bond Index Option	16.16	0.77	-0.16	0.89	2.18	3.86	5.15	2.27	1.55	1.30	1.43	1.76	2.42	5.39	Sep 30, 2000	
Japanese Equity Index Option	7.88	11.82	14.70	15.30	22.10	12.87	8.80	4.74	7.81	5.85	7.20	2.56	-0.93	13.27	Sep 30, 2000	

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C2000 & OPTIMAX II Indexed Options³

Rate of Return (%) as of Nov 30, 2020

	33.06	10.39	7.19	11.34	4.67	1.33	4.04	0.94	2.39	2.46	4.83	3.26	4.74	0.38	Jan 1, 1995
Indexed Asset Allocation Investment Option	33.06	10.39	7.19	11.34	4.67	1.33	4.04	0.94	2.39	2.46	4.83	3.26	4.74	0.38	Jan 1, 1995
Indexed Global Equity Investment Option	22.24	9.14	5.15	8.94	11.52	4.84	8.23	5.78	8.77	6.58	9.07	2.92	3.27	4.75	Jan 1, 1995
Indexed Elite Equity Investment Option	31.71	12.07	7.77	12.19	6.49	1.24	5.65	2.46	3.72	4.49	6.10	3.96	4.93	0.63	May 31, 1997
Indexed Bond Investment Option	19.99	1.04	0.36	2.19	2.74	4.56	5.87	2.75	2.32	2.27	2.22	2.37	2.97	5.99	May 31, 1997

Underlying Index Values

Rate of Return (%) as of Nov 30, 2020

	Unit Value	1 Mo	3 Mo	6 Mo	9 Mo	1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	15 Year	Since Inception	Year to Date	Inception Date
Scotia Capital Universe Bond Index	1216.78	1.03	0.58	2.41	4.48	7.00	8.30	5.33	4.60	4.34	4.47	4.77	7.05	8.29	Jan 1, 1995
S&P/TSX 60 Index	1023.52	10.19	3.33	11.60	5.28	0.48	5.86	2.44	3.61	5.27	3.28	3.50	5.45	0.85	Jan 1, 1995
S&P 500 Index	9687.62	8.01	3.29	12.82	20.00	14.59	15.30	13.39	14.51	13.35	16.89	10.38	10.51	13.81	May 31, 1997
Nasdaq 100 Index	12268.32	11.00	1.30	28.39	44.98	45.99	32.87	24.45	26.37	21.34	18.90	13.03	14.16	40.48	May 31, 1997
Dow Jones Euro Stoxx 50 Index	5418.19	18.04	6.29	16.11	10.14	-0.03	6.54	-0.36	5.72	1.85	4.33	0.89	4.44	-0.73	Apr 30, 2004
Nikkei 225 Stock Average	253.46	15.45	15.91	24.92	29.34	19.14	13.49	7.86	12.12	9.59	7.57	3.79	0.73	16.34	Apr 30, 2004
FTSE 100 Index	8367.24	15.88	4.88	11.56	-0.84	-11.88	-3.03	-5.45	-0.33	-2.62	-0.55	-1.79	1.87	-16.36	Apr 30, 2004
S&P/ASX 200 Index ¹	4795.15	15.10	7.07	24.96	14.27	3.57	7.62	2.03	4.49	5.12	0.59	1.21	4.05	2.14	Apr 30, 2004
Hang Seng Stock Index	3397.85	9.26	4.60	14.70	1.34	0.97	0.15	-3.11	3.70	3.67	1.11	2.79	6.99	-6.11	Apr 30, 2004

PRODUCT NOTES

OPTIMAX PLUS	0.050%	Daily Interest Rates
OPTIMAX II	0.050%	Portfolio Investment Option Rate

¹ Available only to Trilogy policies

² Refers to Optimax policies on or after October 11, 2005

³ Rates of return are net of investment management fees

⁴ For applications received on or after May 10, 2004; the minimum interest rate guarantees will apply to the 10-year and 20-year GIOs. The 10-year guaranteed minimum interest rate is 3.00%. The 20-year guaranteed minimum interest rate is 3.25%. Effective July 2, 2007, the 10-year guaranteed minimum interest rate will be 2.50% and the 20-year guaranteed minimum interest rate will be 2.875% for policies issued July 1, 2007 to February 14, 2011. For policies issued after February 14th, 2011 the 10 year and 20 year minimum guarantee will both be 2.50%. For policies issued after June 29th, 2012 the 10 year and 20 year minimum guarantee will both be 1.75%. In the interim, these interest rates may be applied to policies subject to Large Case Quote Review.

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CONCORD Guaranteed Interest Rates

	Daily	3 Year	5 Year	10 Year
Standard	0.250%	0.350%	0.350%	0.350%
Self-Admin RRSPs	0.250%	0.350%	0.350%	0.350%
Excess Deposit Amount		0.250%		

CONCORD Segregated Funds⁵

	Valuation Date	Unit Value	Rate of Return (%) as of Nov 30, 2020												Year to Date	Inception Date	
			1 Mo	3 Mo	6 Mo	9 Mo	1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	15 Year	20 Year			Since Inception
Bond Fund	Dec-24	22.23	0.98%	0.28%	2.11%	2.64%	5.62%	6.78%	3.56%	3.10%	3.04%	2.99%	3.15%	3.66%	2.96%	5.83%	Jun 1, 1992
Balanced Fund	Dec-24	33.29	7.96%	4.92%	9.45%	6.99%	4.43%	6.56%	2.90%	3.51%	4.04%	4.77%	3.94%	4.70%	4.83%	3.86%	Oct 6, 1995
Equity Fund	Dec-24	48.17	11.95%	7.52%	11.46%	5.28%	0.57%	5.51%	2.38%	3.88%	4.68%	6.53%	4.66%	5.36%	4.74%	-0.81%	Jun 1, 1992
Special Growth Fund	Dec-24	55.97	11.97%	10.76%	26.21%	9.08%	0.17%	0.55%	0.56%	0.38%	0.29%	0.21%	0.77%	1.18%	6.14%	2.36%	Jun 1, 1992

CONCORD Index Options⁶

	Valuation Date	Unit Value	Rate of Return (%) as of Nov 30, 2020												Year to Date	Inception Date	
			1 Mo	3 Mo	6 Mo	9 Mo	1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	15 Year	20 Year			Since Inception
World Index Interest Option	Dec-24	5.20	4.74%	3.40%	4.76%	-6.87%	-15.75%	-4.57%	-6.72%	-1.05%	-2.67%	1.45%	-1.13%	-2.66%	-0.60%	-15.93%	May 31, 1996
TSX Index Interest Option	Dec-24	21.11	10.16%	3.44%	11.62%	5.58%	0.82%	6.19%	2.69%	3.78%	5.44%	3.35%	3.37%	3.02%	4.67%	1.14%	Nov 30, 1989
U.S. Stock Index Interest Option	Dec-24	17.75	7.56%	2.57%	10.98%	17.52%	11.37%	12.01%	10.12%	11.14%	10.07%	13.50%	7.17%	3.29%	5.25%	11.03%	May 31, 1996
U.S. New Economy Index Interest Option	Dec-24	19.08	7.72%	0.20%	18.95%	37.66%	39.34%	28.57%	22.22%	22.79%	18.23%	19.02%	12.00%	4.46%	3.07%	37.60%	May 31, 2000
European Index Interest Option	Dec-24	0.00	-0.44%	-1.24%	-0.67%	-19.83%	-28.27%	-10.93%	-12.58%	-4.90%	-6.86%	-1.71%	-3.97%	-5.17%	-5.36%	-28.17%	May 31, 2000
Canadian Bond Index Interest Option	Dec-24	0.00	0.77%	-0.16%	0.89%	2.18%	3.86%	5.15%	2.27%	1.55%	1.30%	1.43%	1.76%	2.35%	2.41%	5.39%	Sep 30, 2000
Japanese Index Interest Option	Dec-24	0.00	11.82%	14.70%	15.30%	22.10%	12.87%	8.80%	4.74%	7.81%	5.85%	7.20%	2.56%	-0.56%	-1.17%	13.27%	Sep 30, 2000

PRODUCT NOTES

CONCORD INDEX OPTIONS

⁵ Rates of return are net of investment management fees.

⁶ The US Stock Index Interest Option was modified on July 10, 2000, and the World Index Interest Option was modified on Sept. 6, 2000, with each being modified to include currency exchange in the net return. Returns for the periods prior to these dates are not adjusted for changes in currency exchanges.

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