

WHY PAR? WHY EMPIRE PAR?

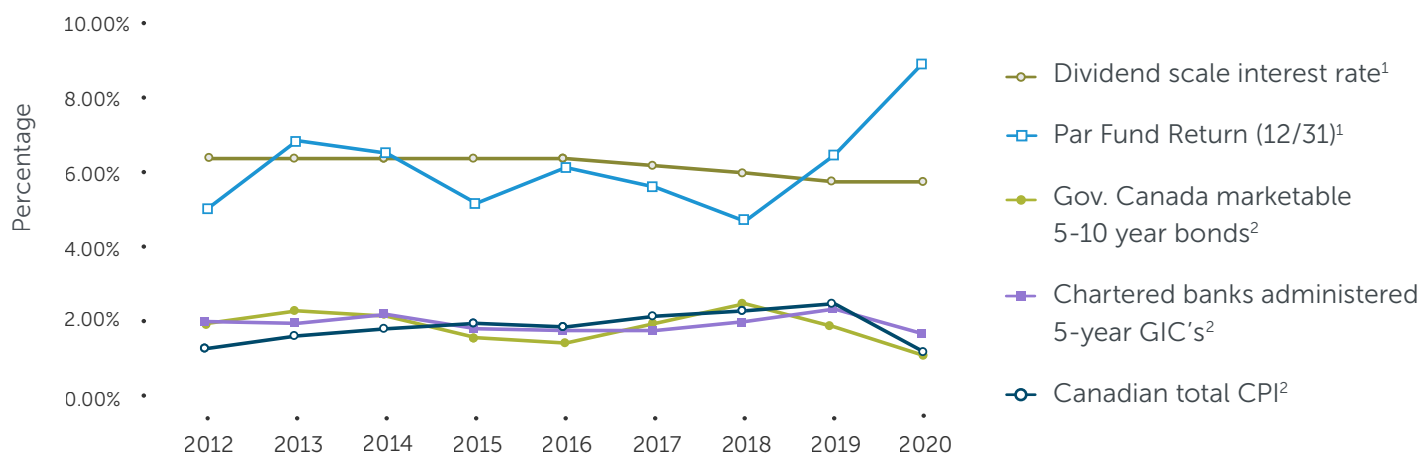


Dividends help PAR perform; Dividends from Empire Life are Strong Performers!

What makes participating life insurance a great choice for many Canadians is the combination of guaranteed features and guaranteed premiums coupled with the possibility of receiving dividends each year.

Consistent returns with a conservative approach have made Empire Life participating plans very successful over the years. We have never failed to pay a dividend in the history of offering this type of insurance. Our dividend scales are guaranteed never to fall below zero percent and we are pleased to say we have maintained a dividend scale interest rate of 6.0% or higher since 2012.

Empire Life current Dividend Scale Interest Rate is 6% effective since October 1st 2019. Here is how Empire Life's participating account compares to other investment options in Canada since 2012.



¹ Dividends are not guaranteed. They are paid at the discretion of the board of directors and will vary—upward or downward—depending on future experience. Par returns include returns on par surplus and are not actual returns to policyowners.

² Benchmark returns and figures are based on information obtained from the Bank of Canada website bankofcanada.ca as of December 31, 2020. These include the 5-year guaranteed investment certificates (V122526), the 5-10 year Government of Canada marketable bonds average yield (V122486) and the Total Consumer Price Index.

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The Empire Life Insurance Company

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