

# GET MORE FOR YOUR MONEY

with Empire Life Guaranteed Investment Funds



As investors become more concerned about managing risk in their portfolios and protecting their principal, guaranteed investment funds – with their guarantees and unique estate planning features – are more in demand. Empire Life Guaranteed Investment Funds can give you the growth potential of investment funds with the security of insurance guarantees.

## What are Empire Life Guaranteed Investment Funds?

Empire Life Guaranteed Investment Funds are segregated funds sold by Empire Life. The funds are available within an insurance policy, allowing you to benefit from valuable maturity and death benefit guarantees. You don't buy the fund units directly, but the units are used to determine the benefit value of your policy.

## Maturity Benefit Guarantee

As part of an insurance policy, Empire Life Guaranteed Investment Funds have maturity benefit guarantee options of 75% or 100% of net deposits. When the policy matures, you are guaranteed to receive the greater of 75% (or 100%) of your net deposits, or the market value of your investments.<sup>1</sup>

## Death Benefit Guarantee

Today more people are recognizing the valuable insurance protection the death benefit guarantee provides during their saving and retirement years. Empire Life Guaranteed Investment Funds offer a choice of 75% or 100% death benefit guarantee to the beneficiary or estate.<sup>1</sup> This means no matter how markets perform, your investments have the potential for downside protection.

## Resetting Guarantees

Empire Life Guaranteed Investment Funds offer automatic annual death benefit guarantee resets until age 80 and the option for you to reset the maturity benefit guarantee up to twice per calendar year.<sup>2</sup> If the market value of your contract is higher than your net deposits on the reset dates, the guaranteed amounts will be reset based on the higher value.

## Ability to Bypass Probate

As an insurance policy, the death benefit of Empire Life Guaranteed Investment Funds is paid directly to the named beneficiary rather than to the estate. This means the value of your guaranteed investment fund may bypass probate, a costly and lengthy process, allowing your named beneficiary to receive the proceeds faster and privately.

## Consumer Protection through Assuris

The Empire Life Insurance Company is a member of Assuris. Assuris is the not for profit organization that protects Canadian policyholders in the event their life insurance company fails. Details about Assuris' protection are available at [www.assuris.ca](http://www.assuris.ca) or by calling the Assuris Information Centre at 1-866-878-1225.

## Protection

- Choice of 75% or 100% maturity benefit guarantee
- Choice of 75% or 100% death benefit guarantee on deposits made to age 90
- Automatic annual death benefit guarantee resets until age 80 to lock in market gains
- Freedom from estate and probate fees if you name a beneficiary other than your estate
- Potential protection from creditors

## Choice

- Diversified investment choices ranging from fixed income to 100% equity, including our tactically managed programs *Emblem GIF Portfolios* and *Multi-Strategy GIFs*

## Investment Expertise

- For over 50 years, Empire Life has been providing Canadians with the investments they need to build wealth, generate income, and achieve financial security

<sup>1</sup> The maturity and death benefit guarantees are reduced proportionately for withdrawals.

<sup>2</sup> Two client-initiated resets of the 100% maturity benefit guarantee are available on contracts where there is at least 15 years to the maturity date resets can be made up to December 31<sup>st</sup> of the year the annuitant turns 90.

The information in this document is for general information purposes only and is not to be construed as providing legal, tax, financial or professional advice. The Empire Life Insurance Company assumes no responsibility for any reliance made on or misuse or omissions of the information contained in this document. Please seek professional advice before making any decision.

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](http://www.sedar.com) or at [www.empirelifeinvestments.ca](http://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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 **To get Empire Life Guaranteed Investment Funds working for you today, speak to your advisor or visit [www.empire.ca](http://www.empire.ca)**

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**Insurance & Investments – Simple. Fast. Easy.®**

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