



LOOKING TO BUILD AN INCOME STRATEGY FOR YOUR CLIENTS?

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Insurance & Investments
Simple. Fast. Easy.®





Look no further — we have solutions!

Whether your clients are looking for guaranteed retirement income, tax-efficient monthly cash flow or something in between, you can count on **The Empire Life Insurance Company** to provide income solutions that help meet your clients' needs.

The table inside compares the suite of income products available and highlights how they can help address the income needs and concerns of your clients.

	Class Plus 3.0¹: Guaranteed retirement income for life	Guaranteed Investment Funds (GIF)¹: Regular income through a systematic withdrawal plan (SWP)	Guaranteed Interest Contract (GIC)¹: Guaranteed interest income	Annuities¹: Guaranteed income for life or a specific term
Product features	<ul style="list-style-type: none"> Guaranteed retirement income for life starting as early as age 55² 4% Annual Income Base Bonus³ 75% Maturity Benefit Guarantee and Death Benefit Guarantee⁴ Excess Withdrawal Alert service Diversified investment choices ranging from fixed income to 80% equity including our tactically managed Emblem GIF Portfolios 	<ul style="list-style-type: none"> Combine market growth potential with principal guarantees Choose from 75/75, 75/100 or 100/100 guarantee levels Automatic annual Death Benefit Guarantee Resets until age 80⁵ Two Maturity Benefit Guarantee Resets per calendar year on 100/100 series Diversified investment choices ranging from fixed income up to 100% equity including our tactically managed Emblem GIF Portfolios 	<ul style="list-style-type: none"> Fixed interest rate for a specific term Choice of deposit terms including 3 and 5 year laddered terms Cashable 	<ul style="list-style-type: none"> Guaranteed income either for life (with or without a guarantee period) or a specific period of time Death benefit provided to beneficiaries during the guarantee period of a life annuity and the income phase of a term certain annuity Based on a single life or joint life
Client need	<ul style="list-style-type: none"> Guaranteed retirement income for life with market growth potential 	<ul style="list-style-type: none"> Principal protection upon death and maturity with access to market growth potential 	<ul style="list-style-type: none"> Capital preservation with interest income 	<ul style="list-style-type: none"> Guaranteed predictable income for life or a specific period of time
Predictability of income	<ul style="list-style-type: none"> Guaranteed retirement income for life is available as early as age 55 Clients will not outlive their savings, regardless of market performance 	<ul style="list-style-type: none"> Income is not guaranteed 	<ul style="list-style-type: none"> Interest rates and interest income are guaranteed for the deposit term 	<ul style="list-style-type: none"> Income payments are guaranteed for life or a specified term
Flexibility	<ul style="list-style-type: none"> Retirement Income Privileges allow clients to stop and start payments at any time to suit their income needs Clients may withdraw more than the guaranteed amount at any time subject to applicable withdrawal fees and legislated minimums and maximums on registered accounts Withdrawals greater than the guaranteed amount could have a negative effect on the Lifetime Withdrawal Amount if the market value is lower than the Income Base Income can be paid out weekly, bi-weekly, semi-monthly, monthly, quarterly, semi-annually or annually 	<ul style="list-style-type: none"> Clients may start or stop taking income through a systematic withdrawal plan (SWP) at any time and can choose the amount, subject to legislated minimums and maximums on registered accounts Income can be paid out weekly, bi-weekly, semi-monthly, monthly, quarterly, semi-annually or annually 	<ul style="list-style-type: none"> Clients can choose at time of deposit to have interest income for non-registered plans deposited into their bank account, or the daily interest option Income can be paid out monthly, quarterly, semi-annually or annually 	<ul style="list-style-type: none"> Not applicable as the income amount and payment schedule cannot be changed Income can be paid out monthly, quarterly, semi-annually or annually
Growth potential	<ul style="list-style-type: none"> 4% Annual Income Base Bonus builds income potential Annual Automatic Income Resets may bump up client income every year from ages 55-80 Automatic triennial resets of Income Base and Death Benefit Guarantees⁵ lock-in market growth Potential for higher growth with up to 80% equity exposure 	<ul style="list-style-type: none"> Potential for higher growth with up to 100% equity exposure Automatic annual Death Benefit Guarantee Resets and client-initiated Maturity Benefit Guarantee Resets lock-in market gains and increase guaranteed values 	<ul style="list-style-type: none"> Interest income can be reinvested for compound growth 	<ul style="list-style-type: none"> Not applicable as income amount is fixed
Liquidity	<ul style="list-style-type: none"> Units can be redeemed at any time subject to applicable withdrawal fees and legislated maximums on registered accounts Withdrawals greater than the guaranteed amount could have a negative effect on the Lifetime Withdrawal Amount if the market value is lower than the Income Base 	<ul style="list-style-type: none"> Units can be redeemed at any time subject to applicable redemption fees and legislated maximums on registered accounts 	<ul style="list-style-type: none"> All Empire Life GICs are cashable and can be redeemed at any time, subject to applicable early withdrawal charges 	<ul style="list-style-type: none"> Not applicable as annuities cannot be surrendered for value
Non-registered taxation	<ul style="list-style-type: none"> Redemption of units is taxed as a capital gain/loss Interest, dividend and capital gains/loss income is allocated to each contract holder 	<ul style="list-style-type: none"> Redemption of units is taxed as a capital gain/loss Interest, dividend and capital gains/loss income is allocated to each unitholder annually 	<ul style="list-style-type: none"> Interest income is reported annually on a T5 	<ul style="list-style-type: none"> Prescribed taxation spreads the taxable portion of income evenly throughout the lifetime of the annuity
Registered taxation	<ul style="list-style-type: none"> Income is fully taxable in the year it is paid 	<ul style="list-style-type: none"> Income is fully taxable in the year it is paid 	<ul style="list-style-type: none"> Income is fully taxable in the year it is paid 	<ul style="list-style-type: none"> Income is fully taxable in the year it is paid

¹ Policies issued by The Empire Life Insurance Company. ² Making an excess withdrawal may decrease the guaranteed retirement income for life amount. ³ For the first 20 calendar years of the contract and given no withdrawals have been made during the year. The Income Base Bonus is notional and has no cash value. ⁴ Reduced proportionately for withdrawals. ⁵ Up to and including the Annuitant's 80th birthday.

The Empire Life Insurance Company (Empire Life) is a proud Canadian company that has been in business since 1923. We offer individual and group life and health insurance, investment and retirement products.

Our mission is to make it simple, fast and easy for Canadians to get the products and services they need to build wealth, generate income, and achieve financial security.

Follow us on social media @EmpireLife or visit empire.ca for more information, including current ratings and financial results.

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