

FUND FACTS

CANOE EL PROTECTION PORTFOLIOS 75/75
CANOE EL PROTECTION PORTFOLIOS 75/100



Any other amount that is allocated to a segregated fund is invested at the risk of the owner and may increase or decrease in value.

As at December 31, 2021

The Empire Life Insurance Company
259 King Street East, Kingston, Ontario K7L 3A8
t. 613 548-1890 • toll-free 1 800 561-1268 •
www.empire.ca

INV-2807-EN-05/23

Contracts are issued by
The Empire Life Insurance Company ("EL").

Canoe[®]
FINANCIAL

 **Empire
Life**[®]

Quick Facts

Fund Manager:

The Empire Life Insurance Company

Total Fund Value: \$318.8 Thousand

Fund Portfolio Turnover Rate: 5.94%

Date Fund Created: January 2021

Fund Class	Fund Class Created	Minimum Investment	Maturity / Death Benefit Guarantee (%)	Management Expense Ratio (MER) (%)	Net Asset Value Per Unit (\$)	Number of Units Outstanding
Protection Portfolios 75/75	January 2021	\$1,000 initial, \$50 per fund	75/75	2.67	10.37	1,960
Protection Portfolios 75/100	January 2021	\$1,000 initial, \$50 per fund	75/100	2.95	10.34	28,857

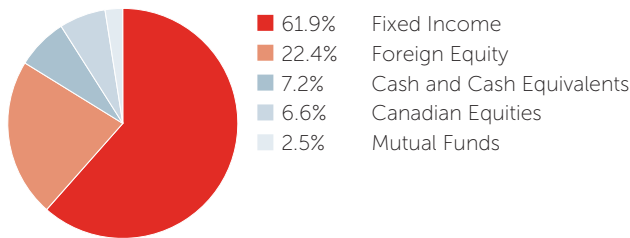
What does this fund invest in?

This segregated fund invests primarily in fixed income securities issued by governments and corporations from around the world and global equity securities. The target asset mix of the fund is 70% in fixed income securities and 30% in equity securities. The fund invests either directly or through one or more secondary funds.

Top 10 Investments (as at December 31, 2021)

Canoe Bond Advantage Fund	33.9%
Canoe Global Income Fund	24.1%
Empire Life Global Equity GIF	14.2%
Canoe Equity Portfolio Class	9.8%
Canoe Credit Opportunities Fund	9.7%
Canoe Global Equity Fund	4.1%
Total percentage of top 10 investments:	95.9%
Total number of investments:	6

Investment Segmentation (as at December 31, 2021)



How risky is it?

The value of your investments can go down. Refer to the Information Folder for more information.



Who is this fund for?

This fund may be right for a person seeking long-term capital growth and income through a globally diversified portfolio of equity and fixed income securities and is willing to accept a low level of risk.

How has the fund performed?

This section shows you how Protection Portfolios 75/75 of the fund has performed over the past years for an investor who chooses the basic guarantee. Returns are after the MER has been deducted. However, this doesn't tell you how the fund will perform in the future. Your actual return will depend on the fund class and on your personal tax situation.

Year-by-year returns

The performance will be reported once the fund has been in existence for more than one year.

Average return

The performance will be reported once the fund has been in existence for more than one year.

Are there any guarantees?

This fund is being offered under an individual variable insurance contract. It comes with guarantees that may protect your investment if the markets go down. There is an insurance fee charged for the guarantees. Refer to the Information Folder and Contract Provisions for details about the guarantees and the insurance fee.

How much does it cost?

The following shows the fees and expenses you could pay to buy, own or sell units of the fund.

1. Sales Charges

Purchase fee option	What you pay	How it works																
No Load (NL)	There are no sales charges.	<ul style="list-style-type: none"> 100% of the funds received by Empire Life will be used to buy units. Empire Life pays a commission to your advisor. There are no withdrawal fees. There are no fees for switches. 																
Deferred Sales Charge (DSC) *	<p>If you sell within:</p> <table> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> When you invest, Empire Life pays a commission of up to 5.0%. 100% of your deposit is used to buy units. The withdrawal fee is deducted from the amount you sell. You can sell up to a certain percentage of your units each year without paying a withdrawal fee. You can transfer to other funds without paying a withdrawal fee. The withdrawal fee schedule begins on the date you first invest in a fund. Any withdrawal fee you pay goes to Empire Life.
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* NOTE: Effective May 29, 2023, the Deferred Sales Charge (DSC) Purchase Fee Option will no longer be available.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER also includes the insurance fee, a charge to cover the maturity and death benefit guarantees on the Canoe EL Protection Portfolios 75/75 and Canoe EL Protection Portfolios 75/100 contracts. You do not pay the MER directly. It affects you because it reduces the return you get on your investment. Refer to the Information Folder for details about the MER and the insurance fee.

3. Trailer Commissions

Empire Life pays a trailer commission of up to 1.00% of the value of your investments each year for as long as you hold units of the fund. The trailer commission is for the services and advice your advisor provides to you.

4. Other Fees

Excessive short-term trading is the frequent purchase, switch or withdrawal of fund class units. Empire Life will deduct up to 2% of the value of units you sell or transfer within 90 days of buying them. This fee is paid to the funds.

What if I change my mind?

You can change your mind about your investment within two business days of receiving your confirmation notice. You have to tell us in writing that you want to cancel the transaction. We will assume you have received your confirmation notice five business days after it is mailed. The amount returned will be the lesser of the amount you invested or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

For more information:

This summary may not contain all of the information you need. Please refer to the Information Folder and Contract Provisions for more details.

The Empire Life Insurance Company

259 King Street East
Kingston, Ontario K7L 3A8
Phone: 1 800 561-1268
Email: investment@empire.ca

Fax: 1 800 419-4051
Web Site: www.empire.ca

Quick Facts

Fund Manager:

The Empire Life Insurance Company

Total Fund Value: \$1.5 Million

Fund Portfolio Turnover Rate: 4.51%

Date Fund Created: January 2021

Fund Class	Fund Class Created	Minimum Investment	Maturity / Death Benefit Guarantee (%)	Management Expense Ratio (MER) (%)	Net Asset Value Per Unit (\$)	Number of Units Outstanding
Protection Portfolios 75/75	January 2021	\$1,000 initial, \$50 per fund	75/75	2.77	10.92	7,766
Protection Portfolios 75/100	January 2021	\$1,000 initial, \$50 per fund	75/100	3.02	10.89	128,705

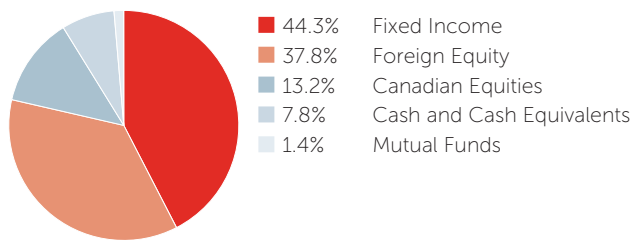
What does this fund invest in?

This segregated fund invests primarily in fixed income securities issued by governments and corporations from around the world and global equity securities. The target asset mix of the fund is 50% in fixed income securities and 50% in equity securities. The fund invests either directly or through one or more secondary funds.

Top 10 Investments (as at December 31, 2021)

Canoe Equity Portfolio Class	19.9%
Canoe Bond Advantage Fund	19.2%
Canoe Global Income Fund	19.0%
Empire Life Global Equity GIF	19.0%
Canoe Global Equity Fund	9.8%
Canoe Credit Opportunities Fund	9.6%
Total percentage of top 10 investments:	96.5%
Total number of investments:	6

Investment Segmentation (as at December 31, 2021)



How risky is it?

The value of your investments can go down. Refer to the Information Folder for more information.



Who is this fund for?

This fund may be right for a person seeking long-term capital growth and income through a globally diversified portfolio of equity and fixed income securities and is willing to accept a low to moderate level of risk.

How has the fund performed?

This section shows you how Protection Portfolios 75/75 of the fund has performed over the past years for an investor who chooses the basic guarantee. Returns are after the MER has been deducted. However, this doesn't tell you how the fund will perform in the future. Your actual return will depend on the fund class and on your personal tax situation.

Year-by-year returns

The performance will be reported once the fund has been in existence for more than one year.

Average return

The performance will be reported once the fund has been in existence for more than one year.

Are there any guarantees?

This fund is being offered under an individual variable insurance contract. It comes with guarantees that may protect your investment if the markets go down. There is an insurance fee charged for the guarantees. Refer to the Information Folder and Contract Provisions for details about the guarantees and the insurance fee.

How much does it cost?

The following shows the fees and expenses you could pay to buy, own or sell units of the fund.

1. Sales Charges

Purchase fee option	What you pay	How it works																
No Load (NL)	There are no sales charges.	<ul style="list-style-type: none"> 100% of the funds received by Empire Life will be used to buy units. Empire Life pays a commission to your advisor. There are no withdrawal fees. There are no fees for switches. 																
Deferred Sales Charge (DSC) *	<p>If you sell within:</p> <table> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> When you invest, Empire Life pays a commission of up to 5.0%. 100% of your deposit is used to buy units. The withdrawal fee is deducted from the amount you sell. You can sell up to a certain percentage of your units each year without paying a withdrawal fee. You can transfer to other funds without paying a withdrawal fee. The withdrawal fee schedule begins on the date you first invest in a fund. Any withdrawal fee you pay goes to Empire Life.
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* NOTE: Effective May 29, 2023, the Deferred Sales Charge (DSC) Purchase Fee Option will no longer be available.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER also includes the insurance fee, a charge to cover the maturity and death benefit guarantees on the Canoe EL Protection Portfolios 75/75 and Canoe EL Protection Portfolios 75/100 contracts. You do not pay the MER directly. It affects you because it reduces the return you get on your investment. Refer to the Information Folder for details about the MER and the insurance fee.

3. Trailer Commissions

Empire Life pays a trailer commission of up to 1.00% of the value of your investments each year for as long as you hold units of the fund. The trailer commission is for the services and advice your advisor provides to you.

4. Other Fees

Excessive short-term trading is the frequent purchase, switch or withdrawal of fund class units. Empire Life will deduct up to 2% of the value of units you sell or transfer within 90 days of buying them. This fee is paid to the funds.

What if I change my mind?

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Quick Facts

Fund Manager:

The Empire Life Insurance Company

Total Fund Value: \$572.8 Thousand

Fund Portfolio Turnover Rate: 5.42%

Date Fund Created: January 2021

Fund Class	Fund Class Created	Minimum Investment	Maturity / Death Benefit Guarantee (%)	Management Expense Ratio (MER) (%)	Net Asset Value Per Unit (\$)	Number of Units Outstanding
Protection Portfolios 75/75	January 2021	\$1,000 initial, \$50 per fund	75/75	2.88	11.46	16,251
Protection Portfolios 75/100	January 2021	\$1,000 initial, \$50 per fund	75/100	3.30	11.41	33,862

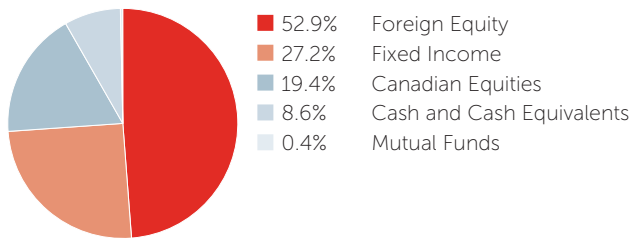
What does this fund invest in?

This segregated fund invests primarily in fixed income securities issued by governments and corporations from around the world and global equity securities. The target asset mix of the fund is 30% in fixed income securities and 70% in equity securities. The fund invests either directly or through one or more secondary funds.

Top 10 Investments (as at December 31, 2021)

Canoe Equity Portfolio Class	29.4%
Canoe Global Equity Fund	19.3%
Empire Life Global Equity GIF	19.0%
Canoe Credit Opportunities Fund	11.9%
Canoe Global Income Fund	11.9%
Canoe Bond Advantage Fund	4.8%
Total percentage of top 10 investments:	96.3%
Total number of investments:	6

Investment Segmentation (as at December 31, 2021)



How risky is it?

The value of your investments can go down. Refer to the Information Folder for more information.



Who is this fund for?

This fund may be right for a person seeking long-term capital growth and income through a globally diversified portfolio of equity and fixed income securities and is willing to accept a low to moderate level of risk.

How has the fund performed?

This section shows you how Protection Portfolios 75/75 of the fund has performed over the past years for an investor who chooses the basic guarantee. Returns are after the MER has been deducted. However, this doesn't tell you how the fund will perform in the future. Your actual return will depend on the fund class and on your personal tax situation.

Year-by-year returns

The performance will be reported once the fund has been in existence for more than one year.

Average return

The performance will be reported once the fund has been in existence for more than one year.

Are there any guarantees?

This fund is being offered under an individual variable insurance contract. It comes with guarantees that may protect your investment if the markets go down. There is an insurance fee charged for the guarantees. Refer to the Information Folder and Contract Provisions for details about the guarantees and the insurance fee.

How much does it cost?

The following shows the fees and expenses you could pay to buy, own or sell units of the fund.

1. Sales Charges

Purchase fee option	What you pay	How it works																
No Load (NL)	There are no sales charges.	<ul style="list-style-type: none"> 100% of the funds received by Empire Life will be used to buy units. Empire Life pays a commission to your advisor. There are no withdrawal fees. There are no fees for switches. 																
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After 7 years	0.0%																	

* NOTE: Effective May 29, 2023, the Deferred Sales Charge (DSC) Purchase Fee Option will no longer be available.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER also includes the insurance fee, a charge to cover the maturity and death benefit guarantees on the Canoe EL Protection Portfolios 75/75 and Canoe EL Protection Portfolios 75/100 contracts. You do not pay the MER directly. It affects you because it reduces the return you get on your investment. Refer to the Information Folder for details about the MER and the insurance fee.

3. Trailer Commissions

Empire Life pays a trailer commission of up to 1.00% of the value of your investments each year for as long as you hold units of the fund. The trailer commission is for the services and advice your advisor provides to you.

4. Other Fees

Excessive short-term trading is the frequent purchase, switch or withdrawal of fund class units. Empire Life will deduct up to 2% of the value of units you sell or transfer within 90 days of buying them. This fee is paid to the funds.

What if I change my mind?

You can change your mind about your investment within two business days of receiving your confirmation notice. You have to tell us in writing that you want to cancel the transaction. We will assume you have received your confirmation notice five business days after it is mailed. The amount returned will be the lesser of the amount you invested or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

For more information:

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Quick Facts

Fund Manager: Empire Life Investments Inc.

Total Fund Value: \$153.7 Million*

Fund Portfolio Turnover Rate: 29.90%*

Date Fund Created: August 2022

Fund Class	Fund Class Created	Minimum Investment	Maturity / Death Benefit Guarantee (%)	Management Expense Ratio (MER) (%)	Net Asset Value Per Unit (\$)	Number of Units Outstanding
Protection Portfolios 75/75	August 2022	\$1,000 initial, \$50 per fund	75/75	1.13*	-	-
Protection Portfolios 75/100	August 2022	\$1,000 initial, \$50 per fund	75/100	1.24*	-	-

*The MER is estimated as the fund is less than 12 months old.

*As at December 31, 2021

What does this fund invest in?

This segregated fund primarily invests in short-term securities such as treasury bills and short-term debt issued by governments and Canadian corporations. The fund invests either directly or through one or more secondary funds. The fund currently invests most of its assets in units of the Empire Life Money Market Fund.

Top 10 Investments (as at December 31, 2021)*

Canadian Natural Resources Limited 3.310% February 11, 2022	9.3%
CENTRAL 1 CREDIT UNION 19JAN22 DN	8.5%
John Deere Canada Funding Inc., 2.63%, 9/21/2022	7.3%
Hydro One Inc., 3.2%, 1/13/2022	5.9%
Choice Properties Limited Partnership, 3.6%, 9/20/2022	5.7%
Rogers Communications Inc., 4%, 6/6/2022	5.3%
MANULIFE BANK OF CANADA 07FEB22 BDN	5.2%
ENBRIDGE GAS DIST INC 20JAN22 DN	4.7%
COAST CAP SAVINGS 30JAN22 DN	4.6%
TOYOTA CREDIT CAD 29JUL22 DN	4.6%

Total percentage of top 10 investments:

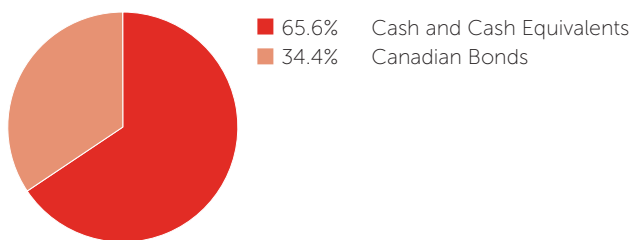
61.1%

Total number of investments:

31

* Proportion of total secondary fund value

Investment Segmentation (as at December 31, 2021)



How risky is it?

The value of your investments can go down. Refer to the Information Folder for more information.



Who is this fund for?

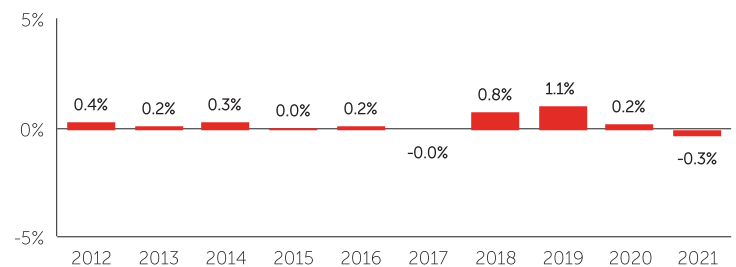
This fund may be right for a person seeking income, wanting to invest mostly in Canadian short term investments and is willing to accept a low level of risk.

How has the fund performed?

This section shows you how Series A of the secondary fund has performed over the past 10 years for an investor who chooses the basic guarantee. Returns are after the MER has been deducted. However, this doesn't tell you how the fund will perform in the future. Your actual return will depend on the fund class and on your personal tax situation.

Year-by-year returns

This chart shows how Series A of the secondary fund has performed in each of the past 10 years for an investor who chooses the basic guarantee. In the last 10 years the fund was up in value 8 years and down in value 2 years.



Average return

The annual compounded return of Series A of the secondary fund was 0.27% over the past 10 years. If you had invested \$1,000 in the fund 10 years ago, your investment would now be worth \$1,027.

Are there any guarantees?

This fund is being offered under an individual variable insurance contract. It comes with guarantees that may protect your investment if the markets go down. There is an insurance fee charged for the guarantees. Refer to the Information Folder and Contract Provisions for details about the guarantees and the insurance fee.

How much does it cost?

The following shows the fees and expenses you could pay to buy, own or sell units of the fund.

1. Sales Charges

Purchase fee option	What you pay	How it works																
No Load (NL)	There are no sales charges.	<ul style="list-style-type: none"> 100% of the funds received by Empire Life will be used to buy units. Empire Life pays a commission to your advisor. There are no withdrawal fees. There are no fees for switches. 																
Deferred Sales Charge (DSC) *	<p>If you sell within:</p> <table> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> When you invest, Empire Life pays a commission of up to 5.0%. 100% of your deposit is used to buy units. The withdrawal fee is deducted from the amount you sell. You can sell up to a certain percentage of your units each year without paying a withdrawal fee. You can transfer to other funds without paying a withdrawal fee. The withdrawal fee schedule begins on the date you first invest in a fund. Any withdrawal fee you pay goes to Empire Life.
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* NOTE: Effective May 29, 2023, the Deferred Sales Charge (DSC) Purchase Fee Option will no longer be available.

2. Ongoing Fund Expenses

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3. Trailer Commissions

Empire Life pays a trailer commission of up to 1.00% of the value of your investments each year for as long as you hold units of the fund. The trailer commission is for the services and advice your advisor provides to you.

4. Other Fees

Excessive short-term trading is the frequent purchase, switch or withdrawal of fund class units. Empire Life will deduct up to 2% of the value of units you sell or transfer within 90 days of buying them. This fee is paid to the funds.

What if I change my mind?

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For more information:

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The Empire Life Insurance Company

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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.

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