

# Empire Life boosts return on its money market fund, targeting 4.5%<sup>1</sup>

Now you can offer your clients the benefits of segregated fund guarantees and an attractive yield on their investments<sup>1</sup>, providing a “safe haven” while taking advantage of the current market environment.

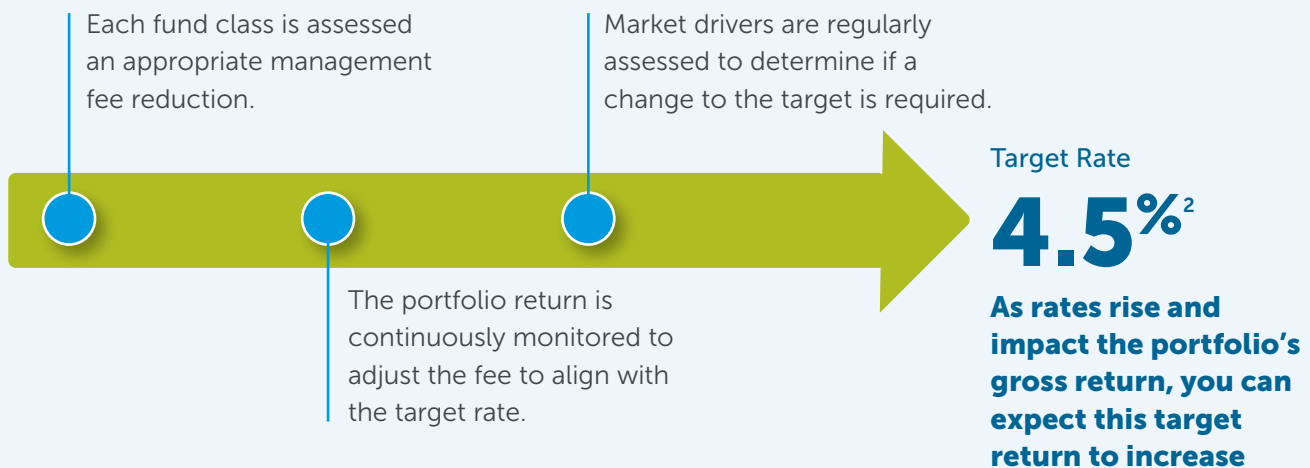
## Why invest in the Empire Life Money Market Fund?

**Earn higher interest in a “safe haven”:** Help clients earn higher interest while they wait for more favourable market conditions. Increases in interest rates may see our target rate be adjusted accordingly.

**Attract new clients and retain existing ones:** The fund provides a competitive interest rate with the insurance benefits of segregated funds.

## How do we get to 4.5%<sup>2</sup>?

This is achieved by temporarily waiving part of the management fees for each fund class.



### Example Calculation

Scenarios	Portfolio Gross Return (A)	MER (B)	Net Return = A – B
Previous	4.90%	1.25%	3.65%
Promotional Rate	4.90%	0.40% (reduced)	4.50%

<sup>1</sup> Available July 1 – December 31, 2023. Empire Life reserves the right to revise and/or cancel this rate at any time.

<sup>2</sup> Empire Life's target is to provide the annualized 4.5% rate of return for a limited period from July 1, 2023, to December 31, 2023. Empire Life may, at its discretion, at any time and without prior notice, increase or decrease the amount of the Money Market management fee waived, which will therefore affect the rate of return.

# Client friendly resources to help you talk about investing

Share some of these resources with your clients or use them as primers to prepare for client conversations.

**2023 COMMISSION BONUS PROGRAM**

Get rewarded for growth with Empire Life Guaranteed Investment Funds

**Empire Life GIF Growth Commission Bonus program**  
Extended for 2023, earn a commission bonus for actively promoting the value of Empire Life Guaranteed Investment Funds (GIF) to new and existing clients.

**GIF Growth Commission Bonus: Your Formula for higher commission.**  
Total GIF Deposits x GIF Deposit Bonus Rate x Net GIF Growth Bonus Factor = GIF Growth Commission Bonus

The growth commission bonus is available on deposits made between January 2 to December 29, 2023.

**Designed with advisors in mind**  
The opportunity for growth with the benefits of protection are key features of segregated funds and add value to many investment portfolios regardless of the market environment. The program is designed to reward advisors who actively promote the value that an Empire Life GIF product can provide to balanced portfolios while also providing outstanding service to keep existing GIF clients invested long term.

**Simple, fast and easy**  
Empire Life's GIF product offers a wide range of insurance guarantees, investment and purchase options. The program is designed to make it easier for an advisor to develop a comprehensive product recommendation based on client needs analysis. In addition, selling Empire Life GIF has never been easier with non-face-to-face additional deposits available through our Fast & Fair\* investment Application and Additional Deposit Form.

FOR ADVISOR USE ONLY

**INV-2529**

**5 Reasons to be invested Understanding investment risk**

Current events such as Europe's energy crisis, rising interest rates and inflation have given investors the perception that the global financial system is more fragile than previously believed. With volatility and sentiment like that, it is no wonder investors are nervous about the markets. The willingness to take on risk has been fundamentally altered.

**Get a clear view of investment risk**  
Looking at almost anything under a microscope can make it look scarier than usual. The same is true for the market, when we blow up any period of volatility as seen here in the S&P 500 Total Return Index.

Source: Morningstar Research Inc. 10-year cumulative return ending November 30, 2022.

**Insurance & Investments Simple, Fast, Easy\***

**Empire Life**

**INV-3655**

**STAY CALM AND INVEST REGULARLY**

A volatile market can make anyone nervous about investing. Calm your nerves by setting up a regular contribution plan to benefit from dollar cost averaging. This means you buy more units when prices are low and fewer units when prices are high, which over time may help to smooth out the effects of market fluctuations.

**How dollar cost averaging works**  
Dollar cost averaging can help lessen the impact of market volatility in your portfolio. We'll compare two investors: Jane and Frank both invest \$2,400 in the same fund, but only one uses a dollar cost averaging strategy.

**Jane made a lump-sum investment with a unit price of \$10. She purchased 240 units.**

**Frank made monthly contributions of \$200 for 24 months. Because he bought some units in a market dip, his average unit price was \$8.41 and he purchased 285 units.**

**Dollar Cost Averaging**

As you can see, with dollar cost averaging, Frank was able to capitalize on periods of market dips to acquire more units at the end of the period, than Jane's lump-sum purchase at the beginning.

\*The market values quoted are hypothetical and for illustrative purposes only. They should not be considered representative of past or future investment performance.

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**Empire Life**

**INV-1314**

## Get paid while you wait (INV-2529)

Deposits into any class of the Empire Life Money Market GIF count towards our Empire Life GIF Growth Commission bonus program<sup>3</sup> for advisors. See the advisor brochure for more information.

## Helping clients understand investment risk is more critical than ever before (INV-3655)

Rising interest rates, inflation and ongoing geopolitical events have created market volatility and given investors pause when it comes to taking risks in their portfolio. However, by observing market movements in a broader timeframe, you can help your clients understand the size and shape of investment risk. This is a crucial step in determining how much risk they are willing to take on, and the most appropriate strategy that is suited to their needs.

## When your clients are ready, consider a dollar-cost averaging strategy (INV-1314)

Dollar cost averaging helps clients manage price risks. This long-term investment strategy increases the chances that a lower average price will be paid when this strategy is implemented over time, rather than making one lump sum investment.

<sup>3</sup> Empire Life GIF Growth Commission bonus is available on deposits made between January 2, 2023 to December 29, 2023.

## Product Details

Empire Life Money Market GIF return boost	
<b>Eligible contracts and programs</b>	<ul style="list-style-type: none"><li>• Any contract that contains the Empire Life Money Market Fund.</li><li>• Empire Life GIF Preferred Pricing program</li><li>• Empire Life GIF Growth Commission bonus program</li></ul>
<b>Purchase Fee Options</b>	<ul style="list-style-type: none"><li>• Front End Load (FEL)</li><li>• No Load (NL) – Advisor Charge Back</li><li>• F-Class/Fee for service<sup>5</sup></li></ul>
<b>Limitations</b>	<ul style="list-style-type: none"><li>• Certain Empire Life Money Market Fund Classes (Class Plus, Class Plus 2, Class Plus 2.1, and Class Plus 3.0) charge a separate insurance fee in addition to management fees and operating expenses.</li><li>• For these fund classes, the Empire Life Money Market Fund return will target 4.5%; however, the client's actual rate of return will be less due to the collection of the insurance fees.</li></ul>
<b>Advisor compensation</b>	<ul style="list-style-type: none"><li>• No change</li></ul>

<sup>5</sup> Any commissions in an F-Class contract are negotiated by the client and the advisor/dealer and are paid by the client directly.

Segregated Fund contracts are issued by The Empire Life Insurance Company ("Empire Life"). 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.** Please read the information folder, contract and fund facts before investing. Past performance is no guarantee of future performance. All returns are calculated after taking expenses, management and administration fees into account.

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For more information contact your Empire Life sales representative or visit [empire.ca](http://empire.ca)

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