

# EMPIRE LIFE RETAIL INSURANCE RATES OF RETURN AND VALUES

Interest rates effective as of April 29, 2024

## TRILOGY and TRILOGY PLUS Guaranteed Interest Rates

Policy Issue Periods	Daily	1 Year	2 Year	3 Year	4 Year	5 Year	10 Year <sup>4</sup>	20 Year <sup>4</sup>
Prior to May 10, 2004	2.850%	3.100%	2.950%	3.050%	3.100%	3.500%	3.050%	3.050%
Between May 10, 2004 and June 29, 2007	2.850%	3.100%	2.950%	3.050%	3.100%	3.500%	3.000%	3.250%
Between July 2, 2007 and February 14, 2011	2.850%	3.100%	2.950%	3.050%	3.100%	3.500%	2.925%	2.925%
Between February 15, 2011 and June 29, 2012	2.850%	3.100%	2.950%	3.050%	3.100%	3.500%	2.925%	2.925%
Between June 29, 2012 and October 14, 2016	2.850%	3.100%	2.950%	3.050%	3.100%	3.500%	2.925%	2.925%

## ESTATEMAX

	Daily	1 Year
Dividend On Deposit (Cash Accumulation)	-	4.00%
Premium On Deposit (Side Account)	3.50%	-

## OPTIMAX<sup>2</sup> & OPTIMAX III Guaranteed Interest Rates

	Daily	1 Year	2 Year	3 Year	4 Year	5 Year	6 Year	10 Year
	2.850%	4.100%	3.950%	4.050%	4.100%	4.500%	3.950%	4.050%

## TRILOGY & OPTIMAX<sup>2</sup> Index Options

	Unit Value	Rate of Return (%) as of Apr 30, 2024											Since Inception	Year to Date	Inception Date	
		1 Mo	3 Mo	6 Mo	9 Mo	1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	15 Year				
<b>Managed Indexed Accounts</b>																
Indexed Asset Allocation Investment Option	37.62	-2.45	0.38	9.84	4.24	3.10	2.49	1.48	6.33	3.10	3.84	5.32	4.64	0.35	Jan 1, 1995	
Indexed Global Equity Investment Option	26.49	-2.45	4.22	11.76	7.86	8.43	7.57	3.86	7.93	5.24	6.89	8.19	3.50	6.20	Jan 1, 1995	
Indexed Elite Equity Investment Option	41.40	-2.14	3.69	12.74	7.61	7.20	5.21	5.36	10.84	6.05	6.03	7.31	5.33	4.78	May 31, 1997	
Indexed Bond Investment Option	16.90	-2.15	-2.18	4.01	0.62	-2.23	-1.18	-3.84	-3.52	-1.89	-0.19	0.85	1.95	-3.49	May 31, 1997	
Indexed Balanced Investment Option	18.73	-2.07	1.38	9.00	4.75	3.53	2.69	1.65	4.39	2.62	2.63	3.94	3.19	1.47	Apr 30, 2004	
Indexed American Value Investment Option	31.79	-2.16	5.36	11.98	10.71	12.15	9.49	6.21	9.82	7.59	9.91	10.09	5.95	7.94	Apr 30, 2004	
Indexed Income Investment Option	17.01	-2.09	0.33	7.68	3.71	1.80	1.65	0.14	2.05	1.37	2.00	3.21	2.69	0.00	Apr 30, 2004	
Indexed Dividend Growth Investment Option	25.60	-2.50	1.56	11.78	3.75	2.52	2.82	3.98	9.68	3.14	3.07	5.90	4.81	1.90	Apr 30, 2004	
Indexed Small Cap Equity Investment Option	22.07	0.29	2.55	8.93	2.50	2.81	0.93	0.72	21.26	5.53	2.17	5.08	4.03	1.54	Apr 30, 2004	
Indexed Canadian Equity Investment Option <sup>1</sup>	15.98	-2.60	2.43	16.49	7.43	6.05	3.41	4.83	10.34	3.42	3.64	5.73	2.71	2.18	Oct 31, 2006	
Indexed Global Smaller Companies Investment Option <sup>1</sup>	18.07	-3.85	4.55	11.95	1.60	3.35	3.39	-0.77	6.32	4.85	7.20	8.17	3.44	3.03	Oct 31, 2006	
<b>Managed Portfolio Indexed Accounts</b>																
Indexed Conservative Portfolio Investment Option	13.69	-2.28	-0.55	7.07	2.40	0.27	0.60	-1.19	0.82	0.14	1.40	2.56	1.74	-1.22	Oct 31, 2005	
Indexed Balanced Portfolio Fund Investment Option	14.49	-2.20	0.19	8.28	3.15	1.38	1.38	-0.15	2.88	1.16	2.10	3.30	2.06	-0.17	Oct 31, 2005	
Indexed Moderate Growth Portfolio Fund Investment Option	15.35	-2.27	0.89	9.67	3.99	2.53	2.22	1.03	4.76	2.02	2.79	4.03	2.39	0.84	Oct 31, 2005	
Indexed Growth Portfolio Fund Investment Option	16.33	-2.18	1.61	10.99	4.62	3.46	2.76	2.11	7.11	2.95	3.32	4.74	2.75	1.67	Oct 31, 2005	
Indexed Aggressive Growth Portfolio Fund Investment Option	17.79	-2.12	2.52	12.52	5.46	4.75	3.70	3.48	9.86	4.02	4.10	5.78	3.25	2.87	Oct 31, 2005	
<b>Market Indexed Accounts</b>																
Eurasian Equity Index Option	3.98	-0.96	1.77	5.23	1.59	0.26	3.35	-1.98	-0.36	-4.68	-1.53	0.50	-2.77	2.31	Sep 30, 2000	
Canadian Equity Index Option	26.43	-2.43	2.72	15.10	5.57	4.95	2.32	4.84	10.18	5.81	4.68	5.79	2.92	2.99	Sep 30, 2000	
American Equity Index Option	24.60	-2.88	6.46	17.96	13.30	20.57	12.91	8.82	12.82	10.36	11.64	12.32	3.95	9.39	Sep 30, 2000	
American Growth & Technology Index Option	26.04	-3.23	4.10	18.53	13.72	30.54	18.26	9.63	15.13	15.53	17.20	16.55	3.75	7.19	Sep 30, 2000	
European Equity Index Option	2.77	0.24	0.48	-1.36	-0.98	-4.77	1.34	-3.17	-3.76	-8.85	-5.26	-2.78	-5.11	-0.16	Sep 30, 2000	
Canadian Bond Index Option	13.03	-2.26	-2.57	2.89	-0.36	-3.82	-2.16	-5.05	-5.01	-3.02	-1.21	-0.13	1.14	-4.16	Sep 30, 2000	
Japanese Equity Index Option	7.27	-6.89	0.36	16.80	6.72	13.22	9.23	-1.83	3.23	1.47	5.00	4.77	-1.13	6.06	Sep 30, 2000	

Rates are subject to change at any time. Please confirm with Sales and Marketing Centres.

Empire Life will endeavour to ensure the information presented is accurate and update, but will not be held liable for inaccuracies. While results are based on the past performance of the funds, they are not necessarily indicative of future results.

® Registered trademark of The Empire Life Insurance Company. Policies are issued by the Empire Life Insurance Company.



# EMPIRE LIFE RETAIL INSURANCE RATES OF RETURN AND VALUES

Interest rates effective as of April 29, 2024

## C2000 & OPTIMAX II Indexed Options<sup>3</sup>

	Unit Value	Rate of Return (%) as of Apr 30, 2024										10 Year	15 Year	Since Inception	Year to Date	Inception Date
		1 Mo	3 Mo	6 Mo	9 Mo	1 Year	2 Year	3 Year	4 Year	5 Year						
Indexed Asset Allocation Investment Option	37.62	-2.45	0.38	9.84	4.24	3.10	2.49	1.48	6.33	3.10	3.84	5.32	4.64	0.35	Jan 1, 1995	
Indexed Global Equity Investment Option	26.49	-2.45	4.22	11.76	7.86	8.43	7.57	3.86	7.93	5.24	6.89	8.19	3.50	6.20	Jan 1, 1995	
Indexed Elite Equity Investment Option	41.40	-2.14	3.69	12.74	7.61	7.20	5.21	5.36	10.84	6.05	6.03	7.31	5.33	4.78	May 31, 1997	
Indexed Bond Investment Option	16.90	-2.15	-2.18	4.01	0.62	-2.23	-1.18	-3.84	-3.52	-1.89	-0.19	0.85	1.95	-3.49	May 31, 1997	

## Underlying Index Values

	Unit Value	Rate of Return (%) as of Apr 30, 2024										10 Year	15 Year	Since Inception	Year to Date	Inception Date
		1 Mo	3 Mo	6 Mo	9 Mo	1 Year	2 Year	3 Year	4 Year	5 Year						
Scotia Capital Universe Bond Index	1085.60	-2.00	-1.86	4.42	1.88	-0.91	0.79	-2.20	-2.16	-0.11	1.75	2.87	5.98	-3.20	Jan 1, 1995	
S&P/TSX 60 Index	1301.35	-2.43	2.62	14.87	5.19	4.46	1.81	4.55	9.91	5.52	4.50	5.72	5.63	2.89	Jan 1, 1995	
S&P 500 Index	15089.20	-2.47	7.25	20.17	16.06	24.47	16.46	12.28	16.23	13.79	15.01	15.71	10.84	10.47	May 31, 1997	
Nasdaq 100 Index	17440.69	-2.43	1.77	21.03	10.69	32.72	16.48	7.96	17.98	17.52	17.15	16.95	13.82	3.65	May 31, 1997	
Dow Jones Euro Stoxx 50 Index	7231.98	0.63	7.05	21.37	11.51	11.30	18.51	7.20	12.84	6.47	4.06	4.46	4.89	9.50	Apr 30, 2004	
Nikkei 225 Stock Average	243.38	-6.46	-1.46	19.63	4.40	14.84	8.49	-2.62	6.55	4.01	5.68	5.65	0.53	2.58	Apr 30, 2004	
FTSE 100 Index	10173.65	5.37	5.08	14.34	2.95	3.64	3.56	1.83	8.19	0.95	-1.17	-100.00	2.28	3.34	Apr 30, 2004	
S&P/ASX 200 Index <sup>1</sup>	4960.96	-0.31	-1.66	15.45	-0.33	3.04	-2.79	-2.91	8.33	2.15	-0.26	2.75	3.72	-4.06	Apr 30, 2004	
Hang Seng Stock Index	2270.35	7.47	14.63	3.80	-11.82	-10.42	-8.09	-15.01	-8.07	-9.72	-2.26	-0.35	4.97	4.03	Apr 30, 2004	

## PRODUCT NOTES

- OPTIMAX PLUS** 3.750% Daily Interest Rates
- OPTIMAX II** 3.750% Portfolio Investment Option Rate

<sup>1</sup> Available only to Trilogy policies

<sup>2</sup> Refers to Optimax policies on or after October 11, 2005

<sup>3</sup> Rates of return are net of investment management fees

<sup>4</sup> For applications received on or after May 10, 2004; the minimum interest rate guarantees will apply to the 10-year and 20-year GIOs. The 10-year guaranteed minimum interest rate is 3.00%. The 20-year guaranteed minimum interest rate is 3.25%. Effective July 2, 2007, the 10-year guaranteed minimum interest rate will be 2.50% and the 20-year guaranteed minimum interest rate will be 2.875% for policies issued July 1, 2007 to February 14, 2011. For policies issued after February 14th, 2011 the 10 year and 20 year minimum guarantee will both be 2.50%. For policies issued after June 29th, 2012 the 10 year and 20 year minimum guarantee will both be 1.75%. In the interim, these interest rates may be applied to policies subject to Large Case Quote Review.

Rates are subject to change at any time. Please confirm with Sales and Marketing Centres.

Empire Life will endeavour to ensure the information presented is accurate and update, but will not be held liable for inaccuracies. While results are based on the past performance of the funds, they are not necessarily indicative of future results.

© Registered trademark of The Empire Life Insurance Company. Policies are issued by the Empire Life Insurance Company.



# EMPIRE LIFE RETAIL INSURANCE RATES OF RETURN AND VALUES

Interest rates effective as of April 29, 2024

## CONCORD Guaranteed Interest Rates

	Daily	3 Year	5 Year	10 Year
Standard	3.420%	3.040%	2.910%	2.950%
Self-Admin RRSPs	3.420%	3.040%	2.910%	2.950%
Excess Deposit Amount		3.420%		

## CONCORD Segregated Funds<sup>5</sup>

	Valuation Date	Unit Value	Rate of Return (%) as of Apr 30, 2024													Year to Date	Inception Date
			1 Mo	3 Mo	6 Mo	9 Mo	1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	15 Year	20 Year	Since Inception		
Bond Fund	Apr-30	18.73	-2.18%	-2.24%	3.88%	0.43%	-1.57%	-0.55%	-3.21%	-2.73%	-1.11%	0.56%	1.62%	1.98%	2.06%	-3.58%	Jun 1, 1992
Balanced Fund	Apr-30	35.48	-2.07%	1.19%	8.68%	3.88%	3.53%	2.74%	1.73%	5.90%	3.49%	3.86%	5.15%	4.35%	4.53%	1.12%	Oct 6, 1995
Equity Fund	Apr-30	59.41	-2.19%	3.55%	12.43%	6.85%	7.64%	5.67%	5.74%	11.23%	6.20%	6.34%	7.76%	6.07%	4.93%	4.52%	Jun 1, 1992
Special Growth Fund	Apr-30	62.89	0.17%	2.28%	8.06%	1.56%	4.67%	4.00%	2.45%	1.73%	1.54%	0.86%	0.59%	1.04%	6.14%	1.08%	Jun 1, 1992

## CONCORD Index Options<sup>6</sup>

	Valuation Date	Unit Value	Rate of Return (%) as of Apr 30, 2024													Year to Date	Inception Date
			1 Mo	3 Mo	6 Mo	9 Mo	1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	15 Year	20 Year	Since Inception		
World Index Interest Option	Apr-30	3.98	-0.96%	1.77%	5.23%	1.59%	0.26%	3.35%	-1.98%	-0.36%	-4.68%	-1.53%	0.50%	-1.36%	-0.82%	2.31%	May 31, 1996
TSX Index Interest Option	Apr-30	26.43	-2.43%	2.72%	15.10%	5.57%	4.95%	2.32%	4.84%	10.18%	5.81%	4.68%	5.79%	5.25%	4.95%	2.99%	Nov 30, 1989
U.S. Stock Index Interest Option	Apr-30	24.60	-2.88%	6.46%	17.96%	13.30%	20.57%	12.91%	8.82%	12.82%	10.36%	11.64%	12.32%	6.82%	5.87%	9.39%	May 31, 1996
U.S. New Economy Index Interest Option	Apr-30	26.04	-3.23%	4.10%	18.53%	13.72%	30.54%	18.26%	9.63%	15.13%	15.53%	17.20%	16.55%	10.55%	4.08%	7.19%	May 31, 2000
European Index Interest Option	Apr-30	2.77	0.24%	0.48%	-1.36%	-0.98%	-4.77%	1.34%	-3.17%	-3.76%	-8.85%	-5.26%	-2.78%	-3.81%	-5.23%	-0.16%	May 31, 2000
Canadian Bond Index Interest Option	Apr-30	13.03	-2.26%	-2.57%	2.89%	-0.36%	-3.82%	-2.16%	-5.05%	-5.01%	-3.02%	-1.21%	-0.13%	0.53%	1.13%	-4.16%	Sep 30, 2000
Japanese Index Interest Option	Apr-30	7.27	-6.89%	0.36%	16.80%	6.72%	13.22%	9.23%	-1.83%	3.23%	1.47%	5.00%	4.77%	1.21%	-1.34%	6.06%	Sep 30, 2000

## PRODUCT NOTES

### CONCORD INDEX OPTIONS

<sup>5</sup> Rates of return are net of investment management fees.

<sup>6</sup> The US Stock Index Interest Option was modified on July 10, 2000, and the World Index Interest Option was modified on Sept. 6, 2000, with each being modified to include currency exchange in the net return. Returns for the periods prior to these dates are not adjusted for changes in currency exchanges.

### Rates are subject to change at any time. Please confirm with Sales and Marketing Centres.

Empire Life will endeavour to ensure the information presented is accurate and update, but will not be held liable for inaccuracies. While results are based on the past performance of the funds, they are not necessarily indicative of future results.

® Registered trademark of **The Empire Life Insurance Company**. Policies are issued by the Empire Life Insurance Company.

