



INVESTMENT PRODUCT OVERVIEW

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Guaranteed Investment Funds (GIF)

| Product Summary* | | | |
|---|--|---------------------|--|
| Series | 75/75 (Class K, U) | 75/100 (Class L, V) | 100/100 (Class M, W) |
| Benefit guarantees | | | |
| Maturity benefit guarantee | 75% of deposits | | If more than 15 years until maturity – 100% of deposits. If less than 15 years until maturity – 75% of deposits. |
| Maturity benefit guarantee resets | n/a | | 2 client-initiated resets per calendar year, provided there are at least 15 years to the maturity date, up to age 90 |
| Death benefit guarantee | 75% of deposits | 100% of deposits | |
| Death benefit guarantee resets | Automatic annual resets on policy anniversary date until age 80. Final reset occurs on the annuitant's 80th birthday. | | |
| Effect of withdrawals on guarantees | Adjusted proportionally for withdrawals | | |
| GIF Insurance Fee | <ul style="list-style-type: none"> The MER includes an insurance fee that is charged for the guarantee. Insurance Fees are calculated and collected daily through the fund's Net Asset Value (NAV) | | |
| GIF Preferred Pricing ¹ | <ul style="list-style-type: none"> Eligible assets: GIF contracts only – all funds excluding Money Market Annual Management Fee Credit Rate automatically applied at each tier: <ul style="list-style-type: none"> 0.10% for \$250,000 - \$499,999 0.25% for \$500,000 - \$999,999 0.50% for \$1,000,000+ At the end of each month, a credit is automatically applied to buy additional fund units Householding of family members at the same address available upon request | | |
| Policy maturity | December 31 of the year the annuitant is 100 | | December 31 of the year the annuitant is 105 |
| Maturity date | Same as policy maturity | | Minimum of 15 years after the initial deposit |
| Maximum issue age ² | 90 | 80 | |
| Maximum deposit age ² | 90 | | |
| Deposits | | | |
| Minimum initial deposit | \$1,000 or \$10,000 for RRIF | | |
| Maximum | Deposits of \$1,000,000 or more require approval from Empire Life before the deposit | | |
| Monthly pre-authorized debit (PAD) | \$50 per fund | | |
| Switches³ and Withdrawals | | | |
| Minimum amount | \$250 per fund | | |
| DSC/LL-free & NL chargeback ⁴ free: non-registered, RRSP, TFSA, FHSA | 10% | | |
| DSC/LL-free & NL chargeback ⁴ free: RRIF | 20% | | |
| Contracts | | | |
| Contract (account) types | Client name, Nominee name and Intermediary name | | |
| Contract Types | <ul style="list-style-type: none"> RRSP (personal, spousal or common-law partner RRSP, LIRA, LRSP) RRIF (personal, spousal or common-law partner RRIF, LIF, LRIF, PRIF, Restricted LIF (Federal only)) Non-registered TFSA FHSA (available in Empire Life GIF 75/75 only) | | |
| Submission | Available in Fast & Full [®] Investment App – Client name only | | |
| Purchase fee options ⁵ | <ul style="list-style-type: none"> Front-end, No Load (Class K, L, M) F-Class/Fee For Service (Class U, V, W) – Nominee name and Client name NL and FE purchase fee options can be held within the same contract. No other purchase fee option combinations are allowed. | | |
| Investment options | Diversified investment choices ranging from fixed income up to 100% equity. | | |

¹The GIF Preferred Pricing Program may be cancelled at any time without notice. ²Maximum issue and deposit ages are December 31st of the year the Annuitant turns that age. ³Switching funds to a different purchase fee option is not permitted. ⁴Chargebacks are calculated at a fund level on a first in, first out basis (matured units and free units will be considered withdrawn first). See the Empire Life Commission Schedule for details. ⁵Effective May 29, 2023, the Deferred Sales Charge (DSC) and Low Load (LL) purchase fee options are no longer available for new deposits. Switches between funds purchased with the same purchase fee option will continue to be allowed. * 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.**

Class Plus® 3.0: Guaranteed Retirement Income for Life

Product Summary*

| | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|----------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|---------------|---------------|--|
| Purchase fee options¹ | <ul style="list-style-type: none"> • Front-end, No Load (Class R) • F-Class/Fee For Service (Class S) - Nominee name and Client name | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Benefit Guarantees | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Death and maturity benefit guarantees | Greater of market value or 75% of deposits, adjusted proportionately for withdrawal | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Lifetime Withdrawal Amount² (LWA) | <p>LWA payable is based on the Annuitant's age and the applicable percentage of the Income Base as shown below:</p> <table border="1"> <tr> <td>age 55: 2.85%</td> <td>age 64: 3.75%</td> <td>age 73: 4.50%</td> </tr> <tr> <td>age 56: 2.95%</td> <td>age 65: 4.00%</td> <td>age 74: 4.65%</td> </tr> <tr> <td>age 57: 3.05%</td> <td>age 66: 4.05%</td> <td>age 75: 4.90%</td> </tr> <tr> <td>age 58: 3.15%</td> <td>age 67: 4.10%</td> <td>age 76: 5.00%</td> </tr> <tr> <td>age 59: 3.25%</td> <td>age 68: 4.15%</td> <td>age 77: 5.05%</td> </tr> <tr> <td>age 60: 3.35%</td> <td>age 69: 4.20%</td> <td>age 78: 5.10%</td> </tr> <tr> <td>age 61: 3.45%</td> <td>age 70: 4.30%</td> <td>age 79: 5.20%</td> </tr> <tr> <td>age 62: 3.55%</td> <td>age 71: 4.35%</td> <td>age 80+: 5.25%</td> </tr> <tr> <td>age 63: 3.65%</td> <td>age 72: 4.40%</td> <td></td> </tr> </table> | age 55: 2.85% | age 64: 3.75% | age 73: 4.50% | age 56: 2.95% | age 65: 4.00% | age 74: 4.65% | age 57: 3.05% | age 66: 4.05% | age 75: 4.90% | age 58: 3.15% | age 67: 4.10% | age 76: 5.00% | age 59: 3.25% | age 68: 4.15% | age 77: 5.05% | age 60: 3.35% | age 69: 4.20% | age 78: 5.10% | age 61: 3.45% | age 70: 4.30% | age 79: 5.20% | age 62: 3.55% | age 71: 4.35% | age 80+: 5.25% | age 63: 3.65% | age 72: 4.40% | |
| age 55: 2.85% | age 64: 3.75% | age 73: 4.50% | | | | | | | | | | | | | | | | | | | | | | | | | | |
| age 56: 2.95% | age 65: 4.00% | age 74: 4.65% | | | | | | | | | | | | | | | | | | | | | | | | | | |
| age 57: 3.05% | age 66: 4.05% | age 75: 4.90% | | | | | | | | | | | | | | | | | | | | | | | | | | |
| age 58: 3.15% | age 67: 4.10% | age 76: 5.00% | | | | | | | | | | | | | | | | | | | | | | | | | | |
| age 59: 3.25% | age 68: 4.15% | age 77: 5.05% | | | | | | | | | | | | | | | | | | | | | | | | | | |
| age 60: 3.35% | age 69: 4.20% | age 78: 5.10% | | | | | | | | | | | | | | | | | | | | | | | | | | |
| age 61: 3.45% | age 70: 4.30% | age 79: 5.20% | | | | | | | | | | | | | | | | | | | | | | | | | | |
| age 62: 3.55% | age 71: 4.35% | age 80+: 5.25% | | | | | | | | | | | | | | | | | | | | | | | | | | |
| age 63: 3.65% | age 72: 4.40% | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Income Base Bonus³ | <ul style="list-style-type: none"> • 4% annually • Applied first 20 calendar years of the contract for each year there are no withdrawals | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Annual Automatic Income Resets | <ul style="list-style-type: none"> • Percentage of Income Base payable automatically increases every year from ages 55-80 • Clients always receive the greater of a) their current LWA and b) their LWA for that year which is calculated based on the current Income Base and LWA% for their age | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Resets of Benefit Guarantees | <ul style="list-style-type: none"> • Death Benefit Guarantee⁴ and Income Base reset automatically every 3 years • Final automatic reset of the Death Benefit Guarantee is on the Annuitant's 80th birthday | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Maturity date/policy date | December 31st of year the Annuitant turns age 120 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Maximum issue/deposit age | December 31st of year the Annuitant turns 80 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimal Initial Deposit | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Non-registered, RRSP, RRIF, TFSA | \$10,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum balance per fund | \$250 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum balance requirement | \$500 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Monthly pre-authorized debit (PAD) | \$100 Per Fund | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Switches⁵ and withdrawals⁶ | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum | \$250 Per Fund | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| DSC/LL-free: non-registered, RRSP, TFSA | 10% | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| DSC/LL-free: RRIF | 20% | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Excess Withdrawal Alert | Our Excess Withdrawal Alert service safeguards clients' income | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Contracts | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Contract (account) types | Client Name, Nominee Name and Intermediary Name | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Contracts types | <ul style="list-style-type: none"> • RRSP (personal, spousal or common-law partner RRSP, LIRA, LRSP) • RRIF (personal, spousal or common-law partner RRIF, LIF, LRIF, PRIF, Restricted LIF (Federal only)) • Non-registered • TFSA | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Submission | Available in Fast & Full Investment App – Client name only | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Class Plus Fee | <ul style="list-style-type: none"> • Class Plus Fee is in addition to the underlying fund MER • Collected monthly from each fund | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Investment options | Diversified investment choices ranging from fixed income up to 80% equity. | | | | | | | | | | | | | | | | | | | | | | | | | | | |

¹ Effective May 29, 2023, the Deferred Sales Charge (DSC) and Low Load (LL) purchase fee options are no longer available for new deposits. Switches between funds purchased with the same purchase fee option will continue to be allowed. ² Please refer to the Class Plus 3.0 Information Folder for full details. ³ Income Base Bonus is a notional amount added to the Income Base at the end of each calendar year, for the first 20 calendar years of the contract, if no withdrawals are made for that year. ⁴ Up to and including the Annuitant's 80th birthday. ⁵ Switching funds to a different purchase fee option is not permitted. ⁶ Amounts that exceed the current LWA will result in an Income Base Downward Adjustment. * 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.

Guaranteed Interest Contract (GIC)

| Product Summary | |
|---|--|
| Investment options | Choose from three different GIC options within one contract, per registration type ¹ |
| Registration types | Non-registered, TFSA, RRSP, spousal RRSP, LIRA, LRSP, RLSP, RRIF, PRIF, LIF, LRIF, RLIF ¹ |
| Contract (account) options | <ul style="list-style-type: none"> Client name Nominee name² |
| Deposit terms | <p>Compound Interest Option (cashable)</p> <ul style="list-style-type: none"> 30, 90, 180 days 1-10 years, including half-year terms 3 year and 5 year laddered terms – upon renewal, laddered terms automatically reinvest to the term of the ladder (e.g. each investment term of a 3 year ladder is reinvested in a 3 year term) <p>Simple Interest Option (cashable)</p> <ul style="list-style-type: none"> 1-10 years, including half-year terms <p>Daily Interest Option (cashable)</p> |
| Maximum client issue age | <p>The maximum issue ages are December 31st of the year the Annuitant turns:</p> <ul style="list-style-type: none"> Non-registered, TFSA, RRIF, PRIF, LIF, LRIF, RLIF: age 95 RRSP, spousal RRSP, LIRA, LRSP, RLSP: age 71 |
| Maximum age for deposit maturity | <p>The maximum age a term cannot exceed is December 31 of the year the annuitant turns:</p> <ul style="list-style-type: none"> Non-registered, TFSA, RRIF, PRIF, LIF, LRIF, RLIF: age 100 RRSP, spousal RRSP, LIRA, LRSP, RLSP: age 71 (unless converted to a RRIF/LIF) |
| Minimum investment | <p>Compound Interest Option</p> <p>Savings – \$1,000 per contract, \$500 per term Income – \$10,000 per contract, \$500 per term</p> <p>Simple Interest Option</p> <p>Savings – \$1,000 per contract, \$500 per term Income – \$10,000 per contract, \$500 per term</p> <p>Daily Interest Option</p> <p>Savings – \$250 lump sum, \$50 monthly PAD Income – \$10,000</p> |
| Scheduled payment options | <ul style="list-style-type: none"> Non-registered, TFSA: interest only RRSP, spousal RRSP, LIRA, LRSP, RLSP: not available RRIF, PRIF, LIF, LRIF, RLIF: minimum, maximum (LIF, LRIF and RLIF only), level |
| Scheduled payment frequency | Simple Interest Option – clients can choose to have the interest paid to them, or to the Daily Interest Option on a monthly, quarterly, semi-annual or annual basis |
| Withdrawal charges | <p>Withdrawals prior to maturity will be subject to a Market Value Adjustment except for the following:</p> <ul style="list-style-type: none"> Systematic withdrawals to pay RRIF, PRIF, LIF, LRIF, RLIF minimum |
| Withdrawal order | Contracts redeemed based on purchase date – oldest first, newest last |
| Tax withholding options | <ul style="list-style-type: none"> Levelized minimum – levels out the amount of tax that is applied to each scheduled income payment Client-specified rate – client selects a tax rate from 0-100% (subject to government prescribed amounts) |
| Interest rate banding | <p>Applied at the contract level</p> <ul style="list-style-type: none"> Band 1: \$0 to \$49,999 – basic rate Band 2: \$50,000 to \$99,999 – basic rate + 0.125% Band 3: \$100,000 and up – basic rate + 0.250% |
| Rate guarantees | Rates guaranteed if paperwork received by Empire Life within 2 days and funds received within 45 days |
| Payment options | One time PAD, cheque, transfer from another institution |
| Commissions | <p>Fundserv-enabled dealer: 0.54% per 1 year term, max 5.40%</p> <p>Paper-Based Advisor: 0.25% per one year term, max 2.5%</p> |

¹The Simple Interest Option is not available as a registered contract. ² Nominee name is not available on non-registered contracts.

Option Plus Group RSP

| Product Summary | |
|--|---|
| Series | Class A |
| Benefit guarantees | |
| Segregated fund guarantees | <p>At death</p> <ul style="list-style-type: none"> 100% of net deposits up to the anniversary date nearest the Annuitant's 65th birthday plus 75% of net deposits made thereafter <p>At maturity</p> <ul style="list-style-type: none"> 75% of net deposits |
| Guarantee resets | Two optional resets of maturity and death benefit guarantees in any policy year. At least 10 years to the maturity date of the employee's certificate must remain, or a request to extend the maturity date must be submitted, providing the plan permits. |
| Maturity date | A minimum of 10 years from the issue date and prior to the end of the year in which the Annuitant attains the maximum age prescribed for the maturity of an RRSP under the <i>Income Tax Act</i> (Canada). |
| Maximum age to deposit | As prescribed under the <i>Income Tax Act</i> (Canada) |
| Minimum initial deposit | |
| Minimum deposits | <ul style="list-style-type: none"> Regular plans: Combined employer and/or member contribution is \$30 Minimum annual plan deposits: \$10,000 |
| Internal transfer features | <ul style="list-style-type: none"> Dollar cost averaging transfers from Money Market to another Fund or TIO – no charge. Minimum \$250. Dollar cost averaging transfers from a TIO to a Segregated Fund – no early withdrawal fees. Minimum \$250. Minimum transfer amount into or out of a Segregated Fund or TIO is \$250. If the value left in the Segregated Fund or TIO is less than \$250, the total value must be transferred. Minimum transfers into or out of a GIO are \$500 and \$250 respectively |
| Withdrawals | |
| Minimum withdrawal | <ul style="list-style-type: none"> \$250 If the value left in the Segregated Fund or TIO is less than \$250, the total value must be withdrawn |
| Surrender charges | A Market Value Adjustment may be charged for GIO withdrawals prior to the end of the investment term. |
| Free surrenders | 4 free partial withdrawals in any consecutive 12-month period; \$50 charge thereafter |
| Minimum automatic partial surrenders | <ul style="list-style-type: none"> \$250 per withdrawal Monthly, quarterly, semi-annual or annual basis |
| Interest rates | |
| Interest rate guarantees | For amounts > \$1,000 better of guaranteed rate or current rate when funds are received within 45 days |
| Interest rate banding | \$0 - \$49,999 basic rate + 0.125% \$50,000 - \$99,999 basic rate + 0.250% \$100,000 and up basic rate + 0.375% |
| Investment options | |
| Interest options | Treasury Interest Option, Guaranteed Interest Option |
| Income Funds | Bond Fund, Income Fund, Money Market Fund |
| Balanced Funds | Asset Allocation Fund, Balanced Fund, Global Balanced Fund |
| Canadian Equity Funds | Canadian Equity Fund, Dividend Growth Fund, Elite Equity Fund, Small Cap Equity Fund |
| U.S. & International Equity Funds | American Value Fund, International Equity Fund, U.S. Equity Index Fund |
| Global Equity Funds | Global Dividend Growth Fund, Global Equity Fund, Global Smaller Companies Fund |
| Portfolio Funds¹ | Conservative Portfolio Fund, Balanced Portfolio Fund, Moderate Growth Portfolio Fund, Growth Portfolio Fund, Aggressive Growth Portfolio Fund |

¹Empire Life Portfolio Funds currently invest in units of other Empire Life Segregated Funds.

Single Premium Immediate Annuities

Key Features

| | | | | | | | | | |
|--|---|--------------------------------|--|--|-------|---------------------------------------|-------|--|-------|
| Annuity options | <ul style="list-style-type: none"> • Single Life with or without a guaranteed period • Term Certain (Minimum 10 year guarantee period) • Joint and last survivor with or without a guaranteed period | | | | | | | | |
| Minimum initial deposit | <ul style="list-style-type: none"> • \$7,500 • \$2,500 for internal transfers | | | | | | | | |
| Maximum deposit | \$1,000,000 per annuitant | | | | | | | | |
| Issue age | Life Annuity: 35 - 85 (Maximum age for a Life Annuity with no guarantee period is age 75) Term Certain: 18 - 80 | | | | | | | | |
| Payment options | <ul style="list-style-type: none"> • Monthly (Minimum \$50 a month) • Quarterly • Semi-annual • Annual <p>Made directly to client's bank account</p> | | | | | | | | |
| Taxation | <ul style="list-style-type: none"> • Prescribed – non-registered annuities spread the taxable portion of the income evenly throughout the lifetime of the annuity • Registered – all income received is taxable | | | | | | | | |
| Surrender charges | Annuities are non-commutable and cannot be surrendered for value | | | | | | | | |
| Interest rate guarantees | For amounts > \$7,500 received within 45 days | | | | | | | | |
| Commissions | <table border="1"> <tr> <td>For terms of 10 years or more:</td> <td></td> </tr> <tr> <td>First \$100,000 of cumulative premiums</td> <td>2.25%</td> </tr> <tr> <td>Next \$100,000 of cumulative premiums</td> <td>1.50%</td> </tr> <tr> <td>Excess over \$200,000 of cumulative premiums</td> <td>0.75%</td> </tr> </table> | For terms of 10 years or more: | | First \$100,000 of cumulative premiums | 2.25% | Next \$100,000 of cumulative premiums | 1.50% | Excess over \$200,000 of cumulative premiums | 0.75% |
| For terms of 10 years or more: | | | | | | | | | |
| First \$100,000 of cumulative premiums | 2.25% | | | | | | | | |
| Next \$100,000 of cumulative premiums | 1.50% | | | | | | | | |
| Excess over \$200,000 of cumulative premiums | 0.75% | | | | | | | | |

Commissions and Trailers – DSC, Low Load, Front-End, F-Class

| Purchase fee option | Deposit commission | Annual Trailers | | | | |
|-------------------------------|--------------------|---------------------------------|----------------|-------------|---------------|-------------|
| | | Fund | Class Plus 3.0 | | GIF Contracts | |
| | | | % | Upon expiry | % | Upon expiry |
| DSC*: 7 years | 5.00% | Money Market | 0.15% | N/A | 0.15% | 0.25% |
| | | Fixed Income | 0.25% | | 0.25% | 0.50% |
| | | Balanced/Equity/Index | 0.50% | | 0.50% | 1.00% |
| | | Emblem Diversified Income | 0.375% | | 0.375% | 0.75% |
| | | Emblem Conservative | 0.50% | | 0.50% | 1.00% |
| | | Emblem Balanced | 0.50% | | 0.50% | 1.10% |
| | | Emblem Moderate Growth | 0.50% | | 0.50% | 1.25% |
| | | Emblem Growth | 0.50% | | 0.50% | 1.25% |
| | | Emblem Aggressive Growth | N/A | | 0.50% | 1.25% |
| | | Emblem Global Conservative | 0.50% | | 0.50% | 1.00% |
| | | Emblem Global Balanced | 0.50% | | 0.50% | 1.10% |
| | | Emblem Global Moderate Growth | 0.50% | | 0.50% | 1.25% |
| | | Emblem Global Aggressive Growth | N/A | | 0.50% | 1.25% |
| Multi-Strategy GIF Portfolios | N/A | 0.50% | 1.00% | | | |
| Low-load*: 3 years | 2.50% | Money Market | 0.175% | N/A | 0.15% | 0.25% |
| | | Fixed Income | 0.35% | | 0.25% | 0.50% |
| | | Balanced/Equity/Index | 0.70% | | 0.50% | 1.00% |
| | | Emblem Diversified Income | 0.50% | | 0.375% | 0.75% |
| | | Emblem Conservative | 0.70% | | 0.50% | 1.00% |
| | | Emblem Balanced | 0.75% | | 0.50% | 1.10% |
| | | Emblem Moderate Growth | 0.80% | | 0.50% | 1.25% |
| | | Emblem Growth | 0.80% | | 0.50% | 1.25% |
| | | Emblem Aggressive Growth | N/A | | 0.50% | 1.25% |
| | | Emblem Global Conservative | 0.70% | | 0.50% | 1.00% |
| | | Emblem Global Balanced | 0.75% | | 0.50% | 1.10% |
| | | Emblem Global Moderate Growth | 0.80% | | 0.50% | 1.25% |
| | | Emblem Global Aggressive Growth | N/A | | 0.50% | 1.25% |
| Multi-Strategy GIF Portfolios | N/A | 0.50% | 1.00% | | | |
| Front-end load | 0% - 5.00% | Money Market | 0.25% | N/A | 0.25% | N/A |
| | | Fixed Income | 0.50% | | 0.50% | |
| | | Balanced/Equity/Index | 1.00% | | 1.00% | |
| | | Emblem Diversified Income | 0.75% | | 0.75% | |
| | | Emblem Conservative | 1.00% | | 1.00% | |
| | | Emblem Balanced | 1.10% | | 1.10% | |
| | | Emblem Moderate Growth | 1.25% | | 1.25% | |
| | | Emblem Growth | 1.25% | | 1.25% | |
| | | Emblem Aggressive Growth | N/A | | 1.25% | |
| | | Emblem Global Conservative | 1.00% | | 1.00% | |
| | | Emblem Global Balanced | 1.10% | | 1.10% | |
| | | Emblem Global Moderate Growth | 1.25% | | 1.25% | |
| | | Emblem Global Aggressive Growth | N/A | | 1.25% | |
| | | Multi-Strategy GIF Portfolios | N/A | | 1.00% | |
| Canoe GIF Portfolios | N/A | 1.00% | | | | |
| F-Class | | N/A | | | | |

* Effective May 29, 2023, the Deferred Sales Charge (DSC) and Low Load (LL) purchase fee options are no longer available for new deposits. Switches between funds purchased with the same purchase fee option will continue to be allowed.

Commissions and Trailers – No Load

| GIF | | | | | |
|---------------------|--------------------|-------------------------------------|-------------|--------------|------------|
| Purchase fee option | Deposit commission | Annual Trailers | | | |
| | | Fund Type | 1-12 Months | 13-48 Months | 49+ months |
| No Load | 3.50% | Money Market | 0.00% | 0.15% | 0.25% |
| | | Fixed Income | 0.00% | 0.25% | 0.50% |
| | | Balanced/Equity/Index | 0.00% | 0.50% | 1.00% |
| | | Emblem Diversified Income GIF | 0.00% | 0.375% | 0.75% |
| | | Emblem Conservative GIF | 0.00% | 0.50% | 1.00% |
| | | Emblem Global Conservative GIF | 0.00% | 0.50% | 1.00% |
| | | Emblem Balanced GIF | 0.00% | 0.50% | 1.10% |
| | | Emblem Global Balanced GIF | 0.00% | 0.50% | 1.10% |
| | | Emblem Moderate Growth GIF | 0.00% | 0.50% | 1.25% |
| | | Emblem Global Moderate Growth GIF | 0.00% | 0.50% | 1.25% |
| | | Emblem Growth GIF | 0.00% | 0.50% | 1.25% |
| | | Emblem Aggressive Growth GIF | 0.00% | 0.50% | 1.25% |
| | | Emblem Global Aggressive Growth GIF | 0.00% | 0.50% | 1.25% |
| | | Multi-Strategy GIF Portfolios | 0.00% | 0.50% | 1.00% |
| | | Canoe GIF Portfolios | 0.00% | 0.50% | 1.00% |

| Class Plus 3.0 | | | | |
|---------------------|--------------------|-----------------------------------|-------------|------------|
| Purchase fee option | Deposit commission | Annual Trailers | | |
| | | Fund Type | 1-12 Months | 13+ Months |
| No Load | 3.50% | Money Market | 0.00% | 0.175% |
| | | Fixed Income | 0.00% | 0.35% |
| | | Balanced/Equity | 0.00% | 0.70% |
| | | Emblem Diversified Income GIF | 0.00% | 0.50% |
| | | Emblem Conservative GIF | 0.00% | 0.70% |
| | | Emblem Global Conservative GIF | 0.00% | 0.70% |
| | | Emblem Balanced GIF | 0.00% | 0.75% |
| | | Emblem Global Balanced GIF | 0.00% | 0.75% |
| | | Emblem Moderate Growth GIF | 0.00% | 0.80% |
| | | Emblem Global Moderate Growth GIF | 0.00% | 0.80% |
| | | Emblem Growth GIF | 0.00% | 0.80% |

Purchase Fee Options for GIF and Class Plus 3.0

| Load options | FE, LL*, NL, DSC* & F-Class F-Class cannot be held in the same contract as FE and/or NL | | |
|---------------|--|------|------|
| | Number of complete years from date of deposit | LL | DSC |
| Sales charges | Less than 1 year | 3.0% | 5.5% |
| | 1 year | 2.5% | 5.0% |
| | 2 years | 2.0% | 5.0% |
| | 3 years | 0.0% | 4.0% |
| | 4 years | 0.0% | 4.0% |
| | 5 years | 0.0% | 3.0% |
| | 6 years | 0.0% | 2.0% |
| | 7 years or more | 0.0% | 0.0% |

No Load Advisor Chargeback Schedule**

| Number of months from date of deposit | Deposit Commission Chargeback | Number of months from date of deposit | Deposit Commission Chargeback |
|---------------------------------------|-------------------------------|---------------------------------------|-------------------------------|
| 1 to 12 | 100% | 25 | 48% |
| 13 | 96% | 26 | 44% |
| 14 | 92% | 27 | 40% |
| 15 | 88% | 28 | 36% |
| 16 | 84% | 29 | 32% |
| 17 | 80% | 30 | 28% |
| 18 | 76% | 31 | 24% |
| 19 | 72% | 32 | 20% |
| 20 | 68% | 33 | 16% |
| 21 | 64% | 34 | 12% |
| 22 | 60% | 35 | 8% |
| 23 | 56% | 36 | 4% |
| 24 | 52% | 37 and more | 0% |

* Effective May 29, 2023, the Deferred Sales Charge (DSC) and Low Load (LL) purchase fee options are no longer available for new deposits. Switches between funds purchased with the same purchase fee option will continue to be allowed.

**Switches between No Load funds transfer ALL free units from the previous fund over to the new fund (free units are NOT moved over proportionately). Chargebacks are calculated at a fund level on a first in, first out basis (matured units and free units will be considered withdrawn first). Chargeback free withdrawals of up to 10% are allowed each year on savings plans and 20% on income plans. See the Empire Life Commission Schedule for details.

Fund Objectives and Investment Guidelines for GIF and Class Plus 3.0

| Fund Objectives | | Current Asset Mix ¹ | |
|---|---|--------------------------------|----------|
| | | Fixed Income | Equities |
| Income | | | |
| Money Market GIF | Preservation of capital and liquidity with short-term interest income. | 100% | 0% |
| Bond GIF | Stable long-term growth combining interest income and preservation of capital. | 100% | 0% |
| Short Term High Income GIF | Generate income, with the potential for capital gains, by investing primarily in fixed income securities with an emphasis on short term, higher-yielding corporate bonds. | 100% | 0% |
| Strategic Corporate Bond GIF | Income and some long-term capital growth through fixed income securities with an emphasis on corporate and other higher yielding fixed income securities. | 100% | 0% |
| Balanced | | | |
| Asset Allocation GIF | Long-term growth by actively managing the asset mix of cash, fixed income and equity. | 40% | 60% |
| Balanced GIF | Stable long-term growth by balancing capital appreciation and preservation of capital. | 45% | 55% |
| Dividend Balanced GIF | Long-term growth through a balance of dividend paying Canadian companies and moderate capital appreciation, while still paying some income. | 30% | 70% |
| Elite Balanced GIF | Long-term growth through primarily large cap companies, while still providing some income. | 30% | 70% |
| Fidelity Global Balanced Portfolio GIF | Long-term capital growth and stable income by employing a balanced strategy that focuses mainly on underlying Fidelity funds. These funds typically allocate their investments to global equity securities and/or fixed income. | 40% | 60% |
| Global Asset Allocation GIF | Long-term growth by actively managing the asset mix of cash, fixed income and equity of a globally diversified portfolio. | 40% | 60% |
| Global Balanced GIF | Long-term growth by balancing capital appreciation and income. | 30% | 70% |
| Income GIF | High level of interest income and modest capital gains. | 60% | 40% |
| Monthly Income GIF | Consistent level of income through a balance of income-oriented Canadian equity and fixed income securities. | 45% | 55% |
| Canadian Equity | | | |
| Canadian Equity GIF | Long-term growth through capital appreciation by investing mainly in Canadian corporations with mid to large market capitalization. | 0% | 100% |
| Dividend Growth GIF | Long-term growth through dividend income and moderate capital appreciation. | 0% | 100% |
| Elite Equity GIF | Long-term growth through capital appreciation by investing mainly in Canadian large market stocks. | 0% | 100% |
| Small Cap Equity GIF | Long-term growth through capital appreciation by investing mainly in small to mid market stocks. | 0% | 100% |

¹As of April 30, 2024.

Fund Objectives and Investment Guidelines for GIF and Class Plus 3.0

| Fund Objectives | | Current Asset Mix ¹ | |
|--|---|--------------------------------|----------|
| | | Fixed Income | Equities |
| U.S. Global and International | | | |
| American Value GIF | Long-term growth through capital appreciation by investing in U.S. stocks with mainly mid to large market capitalization | 0% | 100% |
| Canoe Global Equity GIF | Long-term capital growth through investment in a diversified portfolio of stocks from around the world, including the U.S. | 0% | 100% |
| Fidelity Global Innovators® GIF | Long-term capital growth through investment in stocks of companies from anywhere in the world with the potential to disrupt industries. | 0% | 100% |
| Global Dividend Growth GIF | Long-term capital growth through a balance of above average dividend income and moderate capital appreciation of equity investments in stocks of companies with primarily mid to large market capitalization from around the world. | 0% | 100% |
| Global Equity GIF | Long-term growth through capital appreciation by investing in global/U.S. stocks. | 0% | 100% |
| Global Growth GIF | Long-term capital growth through investment in a diversified portfolio of stocks from around the world, including the U.S. | 0% | 100% |
| Global Smaller Companies GIF | Long-term growth through capital appreciation by investing in global equities of small to mid market capitalization companies. | 0% | 100% |
| Global Sustainable Equity GIF | Long-term capital growth by investing primarily in global equity securities. | 0% | 100% |
| International Equity GIF | Long-term growth through capital appreciation by investing in non-U.S. stocks. | 0% | 100% |
| Index Funds | | | |
| Global Equity Index GIF | Long-term growth by tracking performance of a comprehensive global index that includes large, medium and small capitalization companies situated in developed and emerging markets. | 0% | 100% |
| International Equity Index GIF | Long-term growth by tracking performance of a comprehensive international index that includes large, medium and small capitalization companies situated in developed markets, excluding Canada and the U.S. | 0% | 100% |
| NASDAQ 100 Index GIF | Long-term growth by tracking performance of a comprehensive, innovative index that includes non-financial large, medium and small capitalization growth-oriented companies situated in the U.S. | 0% | 100% |
| U.S. Large Cap Equity Index GIF | Long-term growth by tracking performance of a comprehensive index tracking large companies situated in the U.S. | 0% | 100% |

¹As of April 30, 2024.

Fund Objectives and Investment Guidelines for GIF and Class Plus 3.0

| Fund Objectives | | Current Asset Mix ¹ | |
|---------------------------------------|---|--------------------------------|----------|
| | | Fixed Income | Equities |
| Emblem GIF Portfolios | | | |
| Diversified Income² | Current income and some long-term growth with reduced volatility through a diversified portfolio of fixed income and equity securities. | 80% | 20% |
| Global Conservative | Long-term growth with income with reduced volatility through a diversified portfolio of fixed income and global equity securities. | 70% | 30% |
| Conservative² | Long-term growth with income with reduced volatility through a diversified portfolio of fixed income and equity securities. | 65% | 35% |
| Balanced² | Long-term growth with reduced volatility through a diversified portfolio of equity and fixed income securities. | 50% | 50% |
| Global Balanced | Long-term growth with reduced volatility through a diversified portfolio of global equity and fixed income securities. | 50% | 50% |
| Moderate Growth² | Long-term growth with reduced volatility through a diversified portfolio of equity and fixed income securities. | 35% | 65% |
| Global Moderate Growth | Long-term growth with reduced volatility through a diversified portfolio of global equity and fixed income securities. | 30% | 70% |
| Growth² | Long-term growth with reduced volatility through a diversified portfolio of equity and fixed income securities. | 20% | 80% |
| Aggressive Growth² | Long-term growth with reduced volatility through a diversified portfolio of equity securities. | 0% | 100% |
| Global Aggressive Growth | Long-term growth with reduced volatility through a diversified portfolio of global equity securities. | 0% | 100% |

¹ As of April 30, 2024. ² Portfolio invests primarily in units of the Empire Life Emblem Mutual Funds.

Fund Objectives and Investment Guidelines for GIF and Class Plus 3.0

| Fund Objectives | | Current Asset Mix ¹ | |
|--|---|--------------------------------|----------|
| | | Fixed Income | Equities |
| Multi-Strategy GIF Portfolios² | | | |
| Global Conservative GIF | Earn income and provide long-term capital growth by investing primarily in fixed income securities and in global equity securities. | 70% | 30% |
| Global Balanced GIF | Balance between long-term capital growth and earning income by investing primarily in global equity securities and fixed income securities. | 50% | 50% |
| Global Growth Balanced GIF | Balance between long-term capital growth and income by investing primarily in global equity securities and fixed income securities. | 40% | 60% |
| Global Moderate Growth GIF | Long-term capital growth and earn income by investing primarily in global equity securities and fixed income securities. | 30% | 70% |
| Canadian Equity GIF | Long-term growth through capital appreciation by investing mainly in equity securities of Canadian corporations. | 0% | 100% |
| Global Equity GIF | Long-term growth through capital appreciation by investing mainly in equity securities of corporations located anywhere around the world. | 0% | 100% |
| Global Growth GIF | Long-term growth through capital appreciation by investing mainly in equity securities of corporations located anywhere around the world. | 0% | 100% |
| U.S. Equity GIF | Long-term growth through capital appreciation by investing mainly in equity securities of U.S. corporations. | 0% | 100% |
| Canoe GIF Portfolios | | | |
| Canoe Conservative | Earn income and provide long-term capital growth by investing primarily in fixed income securities and in global equity securities. | 70% | 30% |
| Canoe Balanced | Balance between long-term capital growth and earning income by investing primarily in global equity securities and fixed income securities. | 50% | 50% |
| Canoe Moderate Growth | Long-term capital growth and earn income by investing primarily in global equity securities and fixed income securities. | 30% | 70% |

¹As of April 30, 2024. ² Asset Mix as of December 31, 2023.

Fees for GIF and Class Plus 3.0¹

| Series | 75/75 | | | | | | 75/100 | | | | | |
|--|-------------------|----------------|------------------|------------------------------------|----------------|------------------|-------------------|----------------|------------------|------------------------------------|----------------|------------------|
| Class | K | | | U | | | L | | | V | | |
| Purchase Fee Option | FE, LL*, NL, DSC* | | | F-Class Nominee and Client name | | | FE, LL*, NL, DSC* | | | F-Class Nominee and Client name | | |
| Fees | Insurance Fee | Management Fee | MER ² | Insurance Fee | Management Fee | MER ³ | Insurance Fee | Management Fee | MER ³ | Insurance Fee | Management Fee | MER ³ |
| Income | | | | | | | | | | | | |
| Money Market GIF | 0.00% | 1.00% | 0.72% | 0.00% | 0.80% | 0.42% | 0.10% | 1.00% | 0.80% | 0.10% | 0.80% | 0.60% |
| Bond GIF | 0.03% | 1.80% | 2.06% | 0.03% | 1.30% | 1.55% | 0.25% | 1.80% | 2.31% | 0.25% | 1.30% | 1.77% |
| Short Term High Income GIF | 0.10% | 1.90% | 2.17% | 0.10% | 1.40% | 1.63% | 0.35% | 1.90% | 2.39% | 0.35% | 1.40% | 1.86% |
| Strategic Corporate Bond GIF | 0.10% | 1.90% | 2.27% | 0.10% | 1.40% | 1.73% | 0.35% | 1.90% | 2.51% | 0.35% | 1.40% | 1.97% |
| Balanced | | | | | | | | | | | | |
| Asset Allocation GIF | 0.10% | 2.20% | 2.56% | 0.10% | 1.20% | 1.47% | 0.60% | 2.20% | 3.07% | 0.60% | 1.20% | 1.99% |
| Balanced GIF | 0.10% | 2.10% | 2.48% | 0.10% | 1.10% | 1.38% | 0.50% | 2.10% | 2.86% | 0.50% | 1.10% | 1.80% |
| Dividend Balanced GIF | 0.10% | 2.20% | 2.58% | 0.10% | 1.20% | 1.49% | 0.60% | 2.20% | 3.05% | 0.60% | 1.20% | 2.00% |
| Fidelity Global Balanced Portfolio GIF ² | 0.10% | 2.35% | 2.81% | 0.10% | 1.35% | 1.68% | 0.50% | 2.35% | 3.21% | 0.50% | 1.35% | 2.08% |
| Global Asset Allocation GIF | 0.10% | 2.30% | 2.65% | 0.10% | 1.30% | 1.59% | 0.60% | 2.30% | 3.18% | 0.60% | 1.30% | 2.10% |
| Income GIF | 0.05% | 2.05% | 2.35% | 0.05% | 1.05% | 1.29% | 0.35% | 2.05% | 2.66% | 0.35% | 1.05% | 1.58% |
| Monthly Income GIF | 0.10% | 2.10% | 2.46% | 0.10% | 1.10% | 1.40% | 0.50% | 2.10% | 2.84% | 0.50% | 1.10% | 1.81% |
| Canadian Equity | | | | | | | | | | | | |
| Canadian Equity GIF | 0.20% | 2.25% | 2.77% | 0.20% | 1.25% | 1.65% | 0.75% | 2.25% | 3.31% | 0.75% | 1.25% | 2.21% |
| Dividend Growth GIF | 0.10% | 2.25% | 2.59% | 0.10% | 1.25% | 1.52% | 0.60% | 2.25% | 3.13% | 0.60% | 1.25% | 2.04% |
| Elite Equity GIF | 0.20% | 2.30% | 2.79% | 0.20% | 1.30% | 1.68% | 0.75% | 2.30% | 3.36% | 0.75% | 1.30% | 2.22% |
| Small Cap Equity GIF | 0.25% | 2.35% | 2.93% | 0.25% | 1.35% | 1.81% | 0.75% | 2.35% | 3.42% | 0.75% | 1.35% | 2.31% |
| U.S., Global and International | | | | | | | | | | | | |
| American Value GIF | 0.25% | 2.30% | 2.83% | 0.25% | 1.30% | 1.73% | 0.75% | 2.30% | 3.46% | 0.75% | 1.30% | 2.23% |
| Canoe Global Equity GIF ² | 0.25% | 2.40% | 3.01% | 0.25% | 1.40% | 1.88% | 0.75% | 2.40% | 3.51% | 0.75% | 1.40% | 2.38% |
| Fidelity Global Innovators [®] GIF ² | 0.25% | 2.50% | 3.13% | 0.25% | 1.50% | 2.00% | 0.75% | 2.50% | 3.63% | 0.75% | 1.50% | 2.50% |
| Global Dividend Growth GIF | 0.25% | 2.35% | 2.81% | 0.25% | 1.35% | 1.81% | 0.75% | 2.35% | 3.39% | 0.75% | 1.35% | 2.31% |
| Global Equity GIF | 0.25% | 2.35% | 2.86% | 0.25% | 1.35% | 1.81% | 0.75% | 2.35% | 3.39% | 0.75% | 1.35% | 2.30% |
| Global Growth GIF ² | 0.25% | 2.35% | 2.96% | 0.25% | 1.35% | 1.83% | 0.75% | 2.35% | 3.46% | 0.75% | 1.35% | 2.33% |
| Global Smaller Companies GIF | 0.25% | 2.35% | 2.85% | 0.25% | 1.35% | 1.81% | 0.75% | 2.35% | 3.37% | 0.75% | 1.35% | 2.23% |
| Global Sustainable Equity GIF | 0.25% | 2.35% | 2.96% | 0.25% | 1.35% | 1.80% | 0.75% | 2.35% | 3.41% | 0.75% | 1.35% | 2.31% |
| International Equity GIF | 0.25% | 2.45% | 3.01% | 0.25% | 1.45% | 1.92% | 0.75% | 2.45% | 3.52% | 0.75% | 1.45% | 2.40% |

¹ As at December 31, 2023. ² Estimated MERs. ³ The insurance fee is included within the MER. Refer to the Information Folder for details about the MER and the insurance fee. * NOTE: Effective May 29, 2023, the Deferred Sales Charge (DSC) and Low Load (LL) Purchase Fee Options are no longer available for new deposits. Switches between funds purchased with the same Purchase Fee Option will continue to be allowed.

Fees for GIF and Class Plus 3.0¹

| Series | 75/75 | | | | | | 75/100 | | | | | |
|--|-------------------|----------------|------------------|------------------------------------|----------------|------------------|-------------------|----------------|------------------|------------------------------------|----------------|------------------|
| Class | K | | | U | | | L | | | V | | |
| Purchase Fee Option | FE, LL*, NL, DSC* | | | F-Class Nominee and Client name | | | FE, LL*, NL, DSC* | | | F-Class Nominee and Client name | | |
| Fees | Insurance Fee | Management Fee | MER ³ | Insurance Fee | Management Fee | MER ³ | Insurance Fee | Management Fee | MER ³ | Insurance Fee | Management Fee | MER ³ |
| Index Funds | | | | | | | | | | | | |
| Global Equity Index GIF ² | 0.25% | 2.00% | 2.56% | 0.25% | 1.00% | 1.43% | 0.75% | 2.00% | 3.06% | 0.75% | 1.00% | 1.93% |
| International Equity Index GIF ² | 0.25% | 2.00% | 2.56% | 0.25% | 1.00% | 1.43% | 0.75% | 2.00% | 3.06% | 0.75% | 1.00% | 1.93% |
| NASDAQ 100 Index GIF ² | 0.25% | 2.00% | 2.56% | 0.25% | 1.00% | 1.43% | 0.75% | 2.00% | 3.06% | 0.75% | 1.00% | 1.93% |
| U.S. Large Cap Equity Index GIF ² | 0.25% | 2.00% | 2.56% | 0.25% | 1.00% | 1.43% | 0.75% | 2.00% | 3.06% | 0.75% | 1.00% | 1.93% |
| Emblem GIF Portfolios | | | | | | | | | | | | |
| Diversified Income | 0.05% | 2.05% | 2.39% | 0.05% | 1.05% | 1.27% | 0.35% | 2.05% | 2.67% | 0.35% | 1.05% | 1.58% |
| Global Conservative | 0.05% | 2.10% | 2.44% | 0.05% | 1.10% | 1.33% | 0.35% | 2.10% | 2.73% | 0.35% | 1.10% | 1.65% |
| Conservative | 0.05% | 2.05% | 2.39% | 0.05% | 1.05% | 1.30% | 0.35% | 2.05% | 2.67% | 0.35% | 1.05% | 1.58% |
| Balanced | 0.10% | 2.10% | 2.49% | 0.10% | 1.10% | 1.39% | 0.50% | 2.10% | 2.87% | 0.50% | 1.10% | 1.78% |
| Global Balanced | 0.10% | 2.15% | 2.53% | 0.10% | 1.15% | 1.46% | 0.50% | 2.15% | 2.97% | 0.50% | 1.15% | 1.85% |
| Moderate Growth | 0.10% | 2.15% | 2.51% | 0.10% | 1.15% | 1.45% | 0.55% | 2.15% | 2.97% | 0.55% | 1.15% | 1.88% |
| Global Moderate Growth | 0.10% | 2.20% | 2.55% | 0.10% | 1.20% | 1.49% | 0.55% | 2.20% | 3.06% | 0.55% | 1.20% | 1.95% |
| Growth | 0.10% | 2.20% | 2.58% | 0.10% | 1.20% | 1.49% | 0.55% | 2.20% | 3.03% | 0.55% | 1.20% | 1.95% |
| Aggressive Growth | 0.20% | 2.30% | 2.82% | 0.20% | 1.30% | 1.71% | 0.75% | 2.30% | 3.40% | 0.75% | 1.30% | 2.26% |
| Global Aggressive Growth | 0.20% | 2.35% | 2.88% | 0.20% | 1.35% | 1.78% | 0.75% | 2.35% | 3.45% | 0.75% | 1.35% | 2.31% |
| Multi-Strategy GIF Portfolios | | | | | | | | | | | | |
| Global Conservative | 0.05% | 2.10% | 2.42% | 0.05% | 1.10% | 1.32% | 0.35% | 2.10% | 2.76% | 0.35% | 1.10% | 1.64% |
| Global Balanced | 0.10% | 2.15% | 2.54% | 0.10% | 1.15% | 1.43% | 0.50% | 2.15% | 2.96% | 0.50% | 1.15% | 1.82% |
| Global Growth Balanced | 0.10% | 2.15% | 2.53% | 0.10% | 1.15% | 1.45% | 0.50% | 2.15% | 2.93% | 0.50% | 1.15% | 1.84% |
| Global Moderate Growth | 0.10% | 2.20% | 2.59% | 0.10% | 1.20% | 1.52% | 0.55% | 2.20% | 3.08% | 0.55% | 1.20% | 1.96% |
| Canadian Equity GIF | 0.20% | 2.25% | 2.77% | 0.20% | 1.25% | 1.65% | 0.75% | 2.25% | 3.34% | 0.75% | 1.25% | 2.19% |
| Global Equity GIF | 0.25% | 2.35% | 2.83% | 0.25% | 1.35% | 1.75% | 0.75% | 2.30% | 3.39% | 0.75% | 1.35% | 2.25% |
| Global Growth GIF | 0.25% | 2.35% | 2.92% | 0.25% | 1.35% | 1.81% | 0.75% | 2.35% | 3.46% | 0.75% | 1.35% | 2.32% |
| U.S. Equity GIF | 0.25% | 2.30% | 2.89% | 0.25% | 1.30% | 1.75% | 0.75% | 2.30% | 3.36% | 0.75% | 1.30% | 2.25% |
| Canoe GIF Portfolios | | | | | | | | | | | | |
| Canoe Conservative | 0.05% | 2.15% | 2.49% | 0.05% | 1.15% | 1.35% | 0.35% | 2.15% | 2.85% | 0.35% | 1.15% | 1.67% |
| Canoe Balanced | 0.10% | 2.20% | 2.57% | 0.10% | 1.20% | 1.45% | 0.50% | 2.20% | 3.04% | 0.50% | 1.20% | 1.85% |
| Canoe Moderate Growth | 0.10% | 2.25% | 2.58% | 0.10% | 1.25% | 1.52% | 0.55% | 2.25% | 3.10% | 0.55% | 1.25% | 1.96% |

¹ As at December 31, 2023. ² Estimated MERs. ³ The insurance fee is included within the MER. Refer to the Information Folder for details about the MER and the insurance fee. * NOTE: Effective May 29, 2023, the Deferred Sales Charge (DSC) and Low Load (LL) Purchase Fee Options are no longer available for new deposits. Switches between funds purchased with the same Purchase Fee Option will continue to be allowed.

Fees for GIF and Class Plus 3.0¹

| Series | 100/100 | | | | | | Class Plus 3.0 | | | | | |
|---|-------------------|----------------|------------------|------------------------------------|----------------|------------------|-------------------|-------|------------|------------------------------------|-------|------------|
| Class | M | | | W | | | R | | | S | | |
| Purchase Fee Option | FE, LL*, NL, DSC* | | | F-Class Nominee and Client name | | | FE, LL*, NL, DSC* | | | F-Class Nominee and Client name | | |
| Fees | Insurance Fee | Management Fee | MER ³ | Insurance Fee | Management Fee | MER ³ | Insurance Fee | MER | Total Cost | Insurance Fee | MER | Total Cost |
| Income | | | | | | | | | | | | |
| Money Market GIF | 0.20% | 1.00% | 0.79% | 0.20% | 0.80% | 0.78% | 0.60% | 0.77% | 1.37% | 0.60% | 0.60% | 1.20% |
| Bond GIF | 0.30% | 1.80% | 2.37% | 0.30% | 1.30% | 1.80% | 0.60% | 2.04% | 2.64% | 0.60% | 1.41% | 2.01% |
| Short Term High Income GIF | 0.45% | 1.90% | 2.50% | 0.45% | 1.40% | 1.97% | - | - | - | - | - | - |
| Strategic Corporate Bond GIF | 0.45% | 1.90% | 2.60% | 0.45% | 1.40% | 2.08% | - | - | - | - | - | - |
| Balanced | | | | | | | | | | | | |
| Asset Allocation GIF | 0.75% | 2.20% | 3.20% | 0.75% | 1.20% | 2.14% | 1.25% | 2.44% | 3.69% | 1.25% | 1.29% | 2.54% |
| Balanced GIF | 0.75% | 2.10% | 3.10% | 0.75% | 1.10% | 2.05% | 1.15% | 2.35% | 3.50% | 1.15% | 1.19% | 2.34% |
| Dividend Balanced GIF | 0.85% | 2.20% | 3.32% | 0.85% | 1.20% | 2.25% | 1.25% | 2.45% | 3.70% | 1.25% | 1.40% | 2.65% |
| Elite Balanced GIF | - | - | - | - | - | - | 1.25% | 2.44% | 3.69% | 1.25% | 1.29% | 2.54% |
| Fidelity Global Balanced Portfolio GIF ² | 0.75% | 2.35% | 3.46% | 0.75% | 1.35% | 2.33% | - | - | - | - | - | - |
| Global Asset Allocation GIF | 0.75% | 2.30% | 3.34% | 0.75% | 1.30% | 2.24% | 1.25% | 2.57% | 3.82% | 1.25% | 1.42% | 2.67% |
| Global Balanced GIF | - | - | - | - | - | - | 1.25% | 2.46% | 3.71% | 1.25% | 1.35% | 2.60% |
| Income GIF | 0.55% | 2.05% | 2.83% | 0.55% | 1.05% | 1.78% | 1.00% | 2.30% | 3.30% | 1.00% | 1.14% | 2.14% |
| Monthly Income GIF | 0.75% | 2.10% | 3.08% | 0.75% | 1.10% | 2.05% | 1.15% | 2.37% | 3.52% | 1.15% | 1.29% | 2.44% |
| Canadian Equity | | | | | | | | | | | | |
| Canadian Equity GIF | 1.10% | 2.25% | 3.66% | 1.10% | 1.25% | 2.56% | - | - | - | - | - | - |
| Dividend Growth GIF | 0.85% | 2.25% | 3.34% | 0.85% | 1.25% | 2.30% | - | - | - | - | - | - |
| Elite Equity GIF | 1.20% | 2.30% | 3.76% | 1.20% | 1.30% | 2.67% | - | - | - | - | - | - |
| Small Cap Equity GIF | 1.20% | 2.35% | 3.83% | 1.20% | 1.35% | 2.76% | - | - | - | - | - | - |
| U.S., Global and International | | | | | | | | | | | | |
| American Value GIF | 1.10% | 2.30% | 3.78% | 1.10% | 1.30% | 2.59% | - | - | - | - | - | - |
| Canoe Global Equity GIF ² | 1.20% | 2.40% | 3.96% | 1.20% | 1.40% | 2.83% | - | - | - | - | - | - |
| Global Dividend Growth GIF | 1.20% | 2.35% | 3.80% | 1.20% | 1.35% | 2.77% | - | - | - | - | - | - |
| Global Equity GIF | 1.20% | 2.35% | 3.82% | 1.20% | 1.35% | 2.75% | - | - | - | - | - | - |
| Global Growth GIF ² | 1.20% | 2.35% | 3.91% | 1.20% | 1.35% | 2.78% | - | - | - | - | - | - |
| Global Smaller Companies GIF | 1.20% | 2.35% | 3.85% | 1.20% | 1.35% | 2.75% | - | - | - | - | - | - |
| Global Sustainable Equity GIF | 1.20% | 2.35% | 3.81% | 1.20% | 1.35% | 2.76% | - | - | - | - | - | - |
| International Equity GIF | 1.20% | 2.45% | 3.89% | 1.20% | 1.45% | 2.84% | - | - | - | - | - | - |

¹ As at December 31, 2023. ² Estimated MERs. ³ The insurance fee is included within the MER. Refer to the Information Folder for details about the MER and the insurance fee. * NOTE: Effective May 29, 2023, the Deferred Sales Charge (DSC) and Low Load (LL) Purchase Fee Options are no longer available for new deposits. Switches between funds purchased with the same Purchase Fee Option will continue to be allowed.

Fees for GIF and Class Plus 3.0¹

| Series | 100/100 | | | | | | Class Plus 3.0 | | | | | |
|--|-------------------|----------------|------------------|------------------------------------|----------------|------------------|-------------------|-------|------------|------------------------------------|-------|------------|
| Class | M | | | W | | | R | | | S | | |
| Purchase Fee Option | FE, LL*, NL, DSC* | | | F-Class Nominee and Client name | | | FE, LL*, NL, DSC* | | | F-Class Nominee and Client name | | |
| Fees | Insurance Fee | Management Fee | MER ³ | Insurance Fee | Management Fee | MER ³ | Insurance Fee | MER | Total Cost | Insurance Fee | MER | Total Cost |
| Index Funds | | | | | | | | | | | | |
| Global Equity Index GIF ² | 1.20% | 2.00% | 3.51% | 1.20% | 1.00% | 2.38% | - | - | - | - | - | - |
| International Equity Index GIF ² | 1.20% | 2.00% | 3.51% | 1.20% | 1.00% | 2.38% | - | - | - | - | - | - |
| U.S. Large Cap Equity Index GIF ² | 1.20% | 2.00% | 3.51% | 1.20% | 1.00% | 2.38% | - | - | - | - | - | - |
| Emblem GIF Portfolios | | | | | | | | | | | | |
| Diversified Income | 0.55% | 2.05% | 2.89% | 0.55% | 1.05% | 1.79% | 1.00% | 2.32% | 3.32% | 1.00% | 1.23% | 2.23% |
| Global Conservative | 0.55% | 2.10% | 2.98% | 0.55% | 1.10% | 1.85% | 1.00% | 2.39% | 3.39% | 1.00% | 1.32% | 2.32% |
| Conservative | 0.55% | 2.05% | 2.84% | 0.55% | 1.05% | 1.77% | 1.00% | 2.33% | 3.33% | 1.00% | 1.24% | 2.24% |
| Balanced | 0.75% | 2.10% | 3.08% | 0.75% | 1.10% | 2.04% | 1.15% | 2.35% | 3.50% | 1.15% | 1.21% | 2.36% |
| Global Balanced | 0.75% | 2.15% | 3.15% | 0.75% | 1.15% | 2.12% | 1.15% | 2.43% | 3.58% | 1.15% | 1.36% | 2.51% |
| Moderate Growth | 0.75% | 2.15% | 3.12% | 0.75% | 1.15% | 2.11% | 1.25% | 2.40% | 3.65% | 1.25% | 1.24% | 2.49% |
| Global Moderate Growth | 0.75% | 2.20% | 3.21% | 0.75% | 1.20% | 2.16% | 1.25% | 2.48% | 3.73% | 1.25% | 1.33% | 2.58% |
| Growth | 0.75% | 2.20% | 3.22% | 0.75% | 1.20% | 2.15% | 1.25% | 2.46% | 3.71% | 1.25% | 1.30% | 2.55% |
| Aggressive Growth | 1.20% | 2.30% | 3.83% | 1.20% | 1.30% | 2.70% | - | - | - | - | - | - |
| Global Aggressive Growth | 1.20% | 2.35% | 3.88% | 1.20% | 1.35% | 2.76% | - | - | - | - | - | - |
| Multi-Strategy GIF Portfolios | | | | | | | | | | | | |
| Global Conservative | 0.55% | 2.10% | 3.19% | 0.55% | 1.10% | 2.03% | - | - | - | - | - | - |
| Global Balanced | 0.75% | 2.15% | 3.15% | 0.75% | 1.15% | 2.07% | - | - | - | - | - | - |
| Global Growth Balanced | 0.75% | 2.15% | 3.13% | 0.75% | 1.15% | 2.09% | - | - | - | - | - | - |
| Global Moderate Growth | 0.75% | 2.20% | 3.08% | 0.75% | 1.20% | 1.96% | - | - | - | - | - | - |
| Canadian Equity GIF | 1.10% | 2.25% | 3.66% | 1.10% | 1.25% | 2.54% | - | - | - | - | - | - |
| Global Equity GIF | 1.20% | 2.35% | 3.85% | 1.20% | 1.35% | 2.71% | - | - | - | - | - | - |
| Global Growth GIF | 1.20% | 2.35% | 3.89% | 1.20% | 1.35% | 2.76% | - | - | - | - | - | - |
| U.S. Equity GIF | 1.10% | 2.30% | 3.69% | 1.10% | 1.30% | 2.60% | - | - | - | - | - | - |
| Canoe GIF Portfolios | | | | | | | | | | | | |
| Canoe Conservative | 0.55% | 2.15% | 2.99% | 0.55% | 1.15% | 1.87% | - | - | - | - | - | - |
| Canoe Balanced | 0.75% | 2.20% | 3.20% | 0.75% | 1.20% | 2.09% | - | - | - | - | - | - |
| Canoe Moderate Growth | 0.75% | 2.25% | 3.19% | 0.75% | 1.25% | 2.16% | - | - | - | - | - | - |

¹ As at December 31, 2023. ² Estimated MERs. ³ The insurance fee is included within the MER. Refer to the Information Folder for details about the MER and the insurance fee. * NOTE: Effective May 29, 2023, the Deferred Sales Charge (DSC) and Low Load (LL) Purchase Fee Options are no longer available for new deposits. Switches between funds purchased with the same Purchase Fee Option will continue to be allowed.

Fund Codes for GIF and Class Plus 3.0 (ECF)

| Series | 75/75 | | | | | | 75/100 | | | | | |
|--|-------|-------|-------|-------|--------------|-------------|--------|-------|-------|-------|--------------|-------------|
| Class | K | | | | U | | L | | | | V | |
| | | | | | F-Class | | | | | | F-Class | |
| Purchase Fee Option | FE | LL* | NL | DSC* | Nominee Name | Client Name | FE | LL* | NL | DSC* | Nominee Name | Client Name |
| Income | | | | | | | | | | | | |
| Money Market GIF | 11010 | 11210 | 11310 | 11510 | 11710 | 11810 | 12010 | 12210 | 12310 | 12510 | 12710 | 12810 |
| Bond GIF | 11020 | 11220 | 11320 | 11520 | 11720 | 11820 | 12020 | 12220 | 12320 | 12520 | 12720 | 12820 |
| Short Term High Income GIF | 11032 | 11232 | 11332 | 11532 | 11732 | 11832 | 12032 | 12232 | 12332 | 12532 | 12732 | 12832 |
| Strategic Corporate Bond GIF | 11033 | 11233 | 11333 | 11533 | 11733 | 11833 | 12033 | 12233 | 12333 | 12533 | 12733 | 12833 |
| Balanced | | | | | | | | | | | | |
| Asset Allocation GIF | 11040 | 11240 | 11340 | 11540 | 11740 | 11840 | 12040 | 12240 | 12340 | 12540 | 12740 | 12840 |
| Balanced GIF | 11035 | 11235 | 11335 | 11535 | 11735 | 11835 | 12035 | 12235 | 12335 | 12535 | 12735 | 12835 |
| Dividend Balanced GIF | 11046 | 11246 | 11346 | 11546 | 11746 | 11846 | 12046 | 12246 | 12346 | 12546 | 12746 | 12846 |
| Fidelity Global Balanced Portfolio GIF | 11008 | 11208 | 11308 | 11508 | 11708 | 11808 | 12008 | 12208 | 12308 | 12508 | 12708 | 12808 |
| Global Asset Allocation GIF | 11043 | 11243 | 11343 | 11543 | 11743 | 11843 | 12043 | 12243 | 12343 | 12543 | 12743 | 12843 |
| Income GIF | 11025 | 11225 | 11325 | 11525 | 11725 | 11825 | 12025 | 12225 | 12325 | 12525 | 12725 | 12825 |
| Monthly Income GIF | 11048 | 11248 | 11348 | 11548 | 11748 | 11848 | 12048 | 12248 | 12348 | 12548 | 12748 | 12848 |
| Canadian Equity | | | | | | | | | | | | |
| Canadian Equity GIF | 11047 | 11247 | 11347 | 11547 | 11747 | 11847 | 12047 | 12247 | 12347 | 12547 | 12747 | 12847 |
| Dividend Growth GIF | 11045 | 11245 | 11345 | 11545 | 11745 | 11845 | 12045 | 12245 | 12345 | 12545 | 12745 | 12845 |
| Elite Equity GIF | 11050 | 11250 | 11350 | 11550 | 11750 | 11850 | 12050 | 12250 | 12350 | 12550 | 12750 | 12850 |
| Small Cap Equity GIF | 11055 | 11255 | 11355 | 11555 | 11755 | 11855 | 12055 | 12255 | 12355 | 12555 | 12755 | 12855 |
| U.S., Global and International | | | | | | | | | | | | |
| American Value GIF | 11060 | 11260 | 11360 | 11560 | 11760 | 11860 | 12060 | 12260 | 12360 | 12560 | 12760 | 12860 |
| Canoe Global Equity GIF | 11005 | 11205 | 11305 | 11505 | 11705 | 11805 | 12005 | 12205 | 12305 | 12505 | 12705 | 12805 |
| Fidelity Global Innovators® GIF | 11007 | 11207 | 11307 | 11507 | 11707 | 11807 | 12007 | 12207 | 12307 | 12507 | 12707 | 12807 |
| Global Dividend Growth GIF | 11077 | 11277 | 11377 | 11577 | 11777 | 11877 | 12077 | 12277 | 12377 | 12577 | 12777 | 12877 |
| Global Equity GIF | 11070 | 11270 | 11370 | 11570 | 11770 | 11870 | 12070 | 12270 | 12370 | 12570 | 12770 | 12870 |
| Global Growth GIF | 11006 | 11206 | 11306 | 11506 | 11706 | 11806 | 12006 | 12206 | 12306 | 12506 | 12706 | 12806 |
| Global Smaller Companies GIF | 11072 | 11272 | 11372 | 11572 | 11772 | 11872 | 12072 | 12272 | 12372 | 12572 | 12772 | 12872 |
| Global Sustainable Equity GIF | 11071 | 11271 | 11371 | 11571 | 11771 | 11871 | 12071 | 12271 | 12371 | 12571 | 12771 | 12871 |
| International Equity GIF | 11075 | 11275 | 11375 | 11575 | 11775 | 11875 | 12075 | 12275 | 12375 | 12575 | 12775 | 12875 |

* NOTE: Effective May 29, 2023, the Deferred Sales Charge (DSC) and Low Load (LL) Purchase Fee Options are no longer available for new deposits. Switches between funds purchased with the same Purchase Fee Option will continue to be allowed

Fund Codes for GIF and Class Plus 3.0 (ECF)

| Series | 75/75 | | | | | | 75/100 | | | | | |
|--------------------------------------|-------|-------|-------|-------|--------------|-------------|--------|-------|-------|-------|--------------|-------------|
| Class | K | | | | U | | L | | | | V | |
| | | | | | F-Class | | | | | | F-Class | |
| Purchase Fee Option | FE | LL* | NL | DSC* | Nominee Name | Client Name | FE | LL* | NL | DSC* | Nominee Name | Client Name |
| Index Funds | | | | | | | | | | | | |
| Global Equity Index GIF | 11012 | 11212 | 11312 | 11512 | 11712 | 11812 | 12012 | 12212 | 12312 | 12512 | 12712 | 12812 |
| International Equity Index GIF | 11013 | 11213 | 11313 | 11513 | 11713 | 11813 | 12013 | 12213 | 12313 | 12513 | 12713 | 12813 |
| NASDAQ 100 Index GIF | 11011 | 11211 | 11311 | 11511 | 11711 | 11811 | 12011 | 12211 | 12311 | 12511 | 12711 | 12811 |
| U.S. Large Cap Equity Index GIF | 11009 | 11209 | 11309 | 11509 | 11709 | 11809 | 12009 | 12209 | 12309 | 12509 | 12709 | 12809 |
| Emblem GIF Portfolios | | | | | | | | | | | | |
| Diversified Income | 11079 | 11279 | 11379 | 11579 | 11779 | 11879 | 12079 | 12279 | 12379 | 12579 | 12779 | 12879 |
| Global Conservative | 11091 | 11291 | 11391 | 11591 | 11791 | 11891 | 12091 | 12291 | 12391 | 12591 | 12791 | 12891 |
| Conservative | 11081 | 11281 | 11381 | 11581 | 11781 | 11881 | 12081 | 12281 | 12381 | 12581 | 12781 | 12881 |
| Balanced | 11083 | 11283 | 11383 | 11583 | 11783 | 11883 | 12083 | 12283 | 12383 | 12583 | 12783 | 12883 |
| Global Balanced | 11093 | 11293 | 11393 | 11593 | 11793 | 11893 | 12093 | 12293 | 12393 | 12593 | 12793 | 12893 |
| Moderate Growth | 11085 | 11285 | 11385 | 11585 | 11785 | 11885 | 12085 | 12285 | 12385 | 12585 | 12785 | 12885 |
| Global Moderate Growth | 11095 | 11295 | 11395 | 11595 | 11795 | 11895 | 12095 | 12295 | 12395 | 12595 | 12795 | 12895 |
| Growth | 11087 | 11287 | 11387 | 11587 | 11787 | 11887 | 12087 | 12287 | 12387 | 12587 | 12787 | 12887 |
| Aggressive Growth | 11089 | 11289 | 11389 | 11589 | 11789 | 11889 | 12089 | 12289 | 12389 | 12589 | 12789 | 12889 |
| Global Aggressive Growth | 11097 | 11297 | 11397 | 11597 | 11797 | 11897 | 12097 | 12297 | 12397 | 12597 | 12797 | 12897 |
| Multi-Strategy GIF Portfolios | | | | | | | | | | | | |
| Global Conservative GIF | 11067 | 11267 | 11367 | 11567 | 11767 | 11867 | 12067 | 12267 | 12367 | 12567 | 12767 | 12867 |
| Global Balanced GIF | 11068 | 11268 | 11368 | 11568 | 11768 | 11868 | 12068 | 12268 | 12368 | 12568 | 12768 | 12868 |
| Global Growth Balanced GIF | 11064 | 11264 | 11364 | 11564 | 11764 | 11864 | 12064 | 12264 | 12364 | 12564 | 12764 | 12864 |
| Global Moderate Growth GIF | 11069 | 11269 | 11369 | 11569 | 11769 | 11869 | 12069 | 12269 | 12369 | 12569 | 12769 | 12869 |
| Canadian Equity GIF | 11049 | 11249 | 11349 | 11549 | 11749 | 11849 | 12049 | 12249 | 12349 | 12549 | 12749 | 12849 |
| Global Equity GIF | 11062 | 11262 | 11362 | 11562 | 11762 | 11862 | 12062 | 12262 | 12362 | 12562 | 12762 | 12862 |
| Global Growth GIF | 11063 | 11263 | 11363 | 11563 | 11763 | 11863 | 12063 | 12263 | 12363 | 12563 | 12763 | 12863 |
| U.S. Equity GIF | 11061 | 11261 | 11361 | 11561 | 11761 | 11861 | 12061 | 12261 | 12361 | 12561 | 12761 | 12861 |
| Canoe GIF Portfolios | | | | | | | | | | | | |
| Canoe Conservative | 11001 | 11201 | 11301 | 11501 | 11701 | 11801 | 12001 | 12201 | 12301 | 12501 | 12701 | 12801 |
| Canoe Balanced | 11002 | 11202 | 11302 | 11502 | 11702 | 11802 | 12002 | 12202 | 12302 | 12502 | 12702 | 12802 |
| Canoe Moderate Growth | 11003 | 11203 | 11303 | 11503 | 11703 | 11803 | 12003 | 12203 | 12303 | 12503 | 12703 | 12803 |

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Fund Codes for GIF and Class Plus 3.0 (ECF)

| Series | 100/100 | | | | | | Class Plus 3.0 | | | | | |
|--|---------|-------|-------|-------|--------------|-------------|----------------|-------|-------|-------|--------------|-------------|
| Class | M | | | | W | | R | | | | S | |
| | | | | | F-Class | | | | | | F-Class | |
| Purchase Fee Option | FE | LL* | NL | DSC* | Nominee Name | Client Name | FE | LL* | NL | DSC* | Nominee Name | Client Name |
| Income | | | | | | | | | | | | |
| Money Market GIF | 13010 | 13210 | 13310 | 13510 | 13710 | 13810 | 14010 | 14210 | 14310 | 14510 | 14710 | 14810 |
| Bond GIF | 13020 | 13220 | 13320 | 13520 | 13720 | 13820 | 14020 | 14220 | 14320 | 14520 | 14720 | 14820 |
| Short Term High Income GIF | 13033 | 13233 | 13333 | 13533 | 13733 | 13832 | - | - | - | - | - | - |
| Strategic Corporate Bond GIF | 13032 | 13232 | 13332 | 13532 | 13732 | 13833 | - | - | - | - | - | - |
| Balanced | | | | | | | | | | | | |
| Asset Allocation GIF | 13040 | 13240 | 13340 | 13540 | 13740 | 13840 | 14040 | 14240 | 14340 | 14540 | 14740 | 14840 |
| Balanced GIF | 13035 | 13235 | 13335 | 13535 | 13735 | 13835 | 14035 | 14235 | 14335 | 14535 | 14735 | 14835 |
| Dividend Balanced GIF | 13046 | 13246 | 13346 | 13546 | 13746 | 13846 | 14046 | 14246 | 14346 | 14546 | 14746 | 14846 |
| Elite Balanced GIF | - | - | - | - | - | - | 14051 | 14251 | 14351 | 14551 | 14751 | 14851 |
| Fidelity Global Balanced Portfolio GIF | 13008 | 13208 | 13308 | 13508 | 13708 | 13808 | - | - | - | - | - | - |
| Global Asset Allocation GIF | 13043 | 13243 | 13343 | 13543 | 13743 | 13843 | 14043 | 14243 | 14343 | 14543 | 14743 | 14843 |
| Global Balanced GIF | - | - | - | - | - | - | 14030 | 14230 | 14330 | 14530 | 14730 | 14830 |
| Income GIF | 13025 | 13225 | 13325 | 13525 | 13725 | 13825 | 14025 | 14225 | 14325 | 14525 | 14725 | 14825 |
| Monthly Income GIF | 13048 | 13248 | 13348 | 13548 | 13748 | 13848 | 14048 | 14248 | 14348 | 14548 | 14748 | 14848 |
| Canadian Equity | | | | | | | | | | | | |
| Canadian Equity GIF | 13047 | 13247 | 13347 | 13547 | 13747 | 13847 | - | - | - | - | - | - |
| Dividend Growth GIF | 13045 | 13245 | 13345 | 13545 | 13745 | 13845 | - | - | - | - | - | - |
| Elite Equity GIF | 13050 | 13250 | 13350 | 13550 | 13750 | 13850 | - | - | - | - | - | - |
| Small Cap Equity GIF | 13055 | 13255 | 13355 | 13555 | 13755 | 13855 | - | - | - | - | - | - |
| U.S., Global and International | | | | | | | | | | | | |
| American Value GIF | 13060 | 13260 | 13360 | 13560 | 13760 | 13860 | - | - | - | - | - | - |
| Canoe Global Equity GIF | 13005 | 13205 | 13305 | 13505 | 13705 | 13805 | - | - | - | - | - | - |
| Global Dividend Growth GIF | 13077 | 13277 | 13377 | 13577 | 13777 | 13877 | - | - | - | - | - | - |
| Global Equity GIF | 13070 | 13270 | 13370 | 13570 | 13770 | 13870 | - | - | - | - | - | - |
| Global Growth GIF | 13006 | 13206 | 13306 | 13506 | 13706 | 13806 | - | - | - | - | - | - |
| Global Smaller Companies GIF | 13072 | 13272 | 13372 | 13572 | 13772 | 13872 | - | - | - | - | - | - |
| Global Sustainable Equity GIF | 13071 | 13271 | 13371 | 13571 | 13771 | 13871 | - | - | - | - | - | - |
| International Equity GIF | 13075 | 13275 | 13375 | 13575 | 13775 | 13875 | - | - | - | - | - | - |

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Fund Codes for GIF and Class Plus 3.0 (ECF)

| Series | 100/100 | | | | | | Class Plus 3.0 | | | | | |
|--------------------------------------|---------|-------|-------|-------|--------------|-------------|----------------|-------|-------|-------|--------------|-------------|
| Class | M | | | | W | | R | | | | S | |
| | | | | | F-Class | | | | | | F-Class | |
| Purchase Fee Option | FE | LL* | NL | DSC* | Nominee Name | Client Name | FE | LL* | NL | DSC* | Nominee Name | Client Name |
| Index Funds | | | | | | | | | | | | |
| Global Equity Index GIF | 13012 | 13212 | 13312 | 13512 | 13712 | 13812 | - | - | - | - | - | - |
| International Equity Index GIF | 13013 | 13213 | 13313 | 13513 | 13713 | 13813 | - | - | - | - | - | - |
| U.S. Large Cap Equity Index GIF | 13009 | 13209 | 13309 | 13509 | 13709 | 13809 | - | - | - | - | - | - |
| Emblem GIF Portfolios | | | | | | | | | | | | |
| Diversified Income | 13079 | 13279 | 13379 | 13579 | 13779 | 13879 | 14079 | 14279 | 14379 | 14579 | 14779 | 14879 |
| Global Conservative | 13091 | 13291 | 13391 | 13591 | 13791 | 13891 | 14091 | 14291 | 14391 | 14591 | 14791 | 14891 |
| Conservative | 13081 | 13281 | 13381 | 13581 | 13781 | 13881 | 14081 | 14281 | 14381 | 14581 | 14781 | 14881 |
| Balanced | 13083 | 13283 | 13383 | 13583 | 13783 | 13883 | 14083 | 14283 | 14383 | 14583 | 14783 | 14883 |
| Global Balanced | 13093 | 13293 | 13393 | 13593 | 13793 | 13893 | 14093 | 14293 | 14393 | 14593 | 14793 | 14893 |
| Moderate Growth | 13085 | 13285 | 13385 | 13585 | 13785 | 13885 | 14085 | 14285 | 14385 | 14585 | 14785 | 14885 |
| Global Moderate Growth | 13095 | 13295 | 13395 | 13595 | 13795 | 13895 | 14095 | 14295 | 14395 | 14595 | 14795 | 14895 |
| Growth | 13087 | 13287 | 13387 | 13587 | 13787 | 13887 | 14087 | 14287 | 14387 | 14587 | 14787 | 14887 |
| Aggressive Growth | 13097 | 13297 | 13397 | 13597 | 13797 | 13889 | - | - | - | - | - | - |
| Global Aggressive Growth | 13089 | 13289 | 13389 | 13589 | 13789 | 13897 | - | - | - | - | - | - |
| Multi-Strategy GIF Portfolios | | | | | | | | | | | | |
| Global Conservative GIF | 13067 | 13267 | 13367 | 13567 | 13767 | 13867 | - | - | - | - | - | - |
| Global Balanced GIF | 13068 | 13268 | 13368 | 13568 | 13768 | 13868 | - | - | - | - | - | - |
| Global Growth Balanced GIF | 13064 | 13264 | 13364 | 13564 | 13764 | 13864 | - | - | - | - | - | - |
| Global Moderate Growth GIF | 13069 | 13269 | 13369 | 13569 | 13769 | 13869 | - | - | - | - | - | - |
| Canadian Equity GIF | 13049 | 13249 | 13349 | 13549 | 13749 | 13849 | - | - | - | - | - | - |
| Global Equity GIF | 13062 | 13262 | 13362 | 13562 | 13762 | 13862 | - | - | - | - | - | - |
| Global Growth GIF | 13063 | 13263 | 13363 | 13563 | 13763 | 13863 | - | - | - | - | - | - |
| U.S. Equity GIF | 13061 | 13261 | 13361 | 13561 | 13761 | 13861 | - | - | - | - | - | - |
| Canoe GIF Portfolios | | | | | | | | | | | | |
| Canoe Conservative | 13001 | 13201 | 13301 | 13501 | 13701 | 13801 | - | - | - | - | - | - |
| Canoe Balanced | 13002 | 13202 | 13302 | 13502 | 13702 | 13802 | - | - | - | - | - | - |
| Canoe Moderate Growth | 13003 | 13203 | 13303 | 13503 | 13703 | 13803 | - | - | - | - | - | - |

* NOTE: Effective May 29, 2023, the Deferred Sales Charge (DSC) and Low Load (LL) Purchase Fee Options are no longer available for new deposits. Switches between funds purchased with the same Purchase Fee Option will continue to be allowed

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