



EMPIRE LIFE GUARANTEED INVESTMENT FUNDS

Simplicity and choice

Empire Life Guaranteed Investment Funds bring simplicity and choice to your segregated fund business, allowing you to meet the needs of a broad range of your clients.

Highlights

- Choice of death benefit and maturity guarantees – 75/75, 75/100 and 100/100 series
- Automatic annual Death Benefit Guarantee Resets up to age 80 – across all three series – can lock-in market gains systematically and simplifies administration for you and clients
- 75/100 and 100/100 series are appealing to mature markets with contracts opened before age 80 and deposits up to age 90, with a 100% Death Benefit Guarantee on deposits
- 75/75 series is attractive to a younger market as it provides growth with basic protection at a competitive fee
- Diversified investment choices ranging from fixed income to 100% equity
- For over 50 years, Empire Life has been providing Canadians with the investments they need to build wealth, generate income, and achieve financial security
- GIF Preferred Pricing¹ starting at \$250,000 in eligible assets at Empire Life per household
- Purchase options of Front End, No Load, and F-Class/Fee for Service

Series	75/75	75/100	100/100
For clients who want to:	<ul style="list-style-type: none"> • Grow their investments with benefit of guarantees • Competitive fees 	<ul style="list-style-type: none"> • Grow investments while protecting their estate • Maximize their legacy 	<ul style="list-style-type: none"> • Maximize capital and estate protection
Guarantees	<ul style="list-style-type: none"> • 75% maturity benefit guarantee • 75% death benefit guarantee 	<ul style="list-style-type: none"> • 75% maturity benefit guarantee • 100% death benefit guarantee 	<ul style="list-style-type: none"> • 100% maturity benefit guarantee • 100% death benefit guarantee
Resets	<ul style="list-style-type: none"> • Automatic annual death benefit resets until age 80 	<ul style="list-style-type: none"> • Automatic annual death benefit resets until age 80 	<ul style="list-style-type: none"> • Automatic annual death benefit resets until age 80 • Two client-initiated maturity benefit guarantee resets per calendar year

Talk to your Empire Life sales representative today for details.

Empire Life Guaranteed Investment Funds 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 is 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"> Insurance Fee is in addition to the Management Fee As part of the MER, collected daily through the NAV 		
GIF Preferred Pricing ¹	<ul style="list-style-type: none"> Eligible assets: GIF contracts – all GIF 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 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	90 ²	80 ²	
Maximum deposit age	90 ²		
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)	Minimum \$50 per fund		
Switches³ and Withdrawals			
Minimum amount	\$250 per fund		
DSC/LL ⁴ -free & NL chargeback ⁵ free: non-registered, RRSP, TFSA, FHSA	10% or 20% for RRIF		
Contracts			
Contract (account) types	Client name, Nominee name and Intermediary name		
Contract Types	Non-registered, RRSP, RRIF, TFSA and FHSA (available in Empire Life GIF 75/75 only)		
Submissions	Available in Fast & Full Investment App – Client name only		
Purchase fee options available	<ul style="list-style-type: none"> Front End, No Load (Class K, L, M) F-Class/Fee for Service (Class U, V, W) The following purchase fee combinations are permitted within the same contract: FE and NL. No other purchase fee option combinations are allowed. 		
Investment options	<ul style="list-style-type: none"> Funds including 100% equity options available in all series Emblem GIF Portfolios – our tactically managed packaged program with enhanced trailers 		

¹ The GIF Preferred Pricing program may be changed or canceled at any time without notice. Please refer to the Information Folder for further details.

² Maximum issue and deposit ages are December 31st of the year the Annuitant turns that age. ³ Switching funds to a different purchase fee option is not permitted.

⁴ Deferred Sales Charge (DSC) and Low Load (LL) purchase options are closed to new investments effective May 29, 2023. Deposits into those purchase options made prior to that date will retain their redemption schedule until it matures. ⁵ Chargebacks 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. * 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.**

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The Empire Life Insurance Company

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