EMPIRE LIFE
INFORMATION CIRCULAR

DATE: January 13, 2014 — **N^{O}. 2014-04**

CATEGORY: INVESTMENTS

TO: Managing General Agents, Associate General Agents, Advisors,
General Agents, Independent Financial Advisors and National Accounts

SUBJECT: **Launch of Investor Access**

We are pleased to introduce Investor Access, our new online service for investors.

Starting today, many of your Empire Life Segregated Fund clients are now able to view their account information in one easy location. They can see their current contract values, guarantees, and automatic deposit and withdrawal details, based on the most current unit values and balances available.

Investor Access will provide online account information to all customers with a Canadian address whose policies have been converted to the Citigroup administrative platform. All individually-owned Empire Class/Class Plus/Class Plus 2 investment contract information is available, and we are making Elite and Elite XL Investment Program contracts available in stages. Corporate-owned, jointly-owned and nominee accounts will not be accessible online.

This online service is only for investors, but you can still view client information through the Business Centre. If you haven't yet registered to access the Business Centre, please register on our Advisor website.

Customer notification

We will be communicating this great news to customers on our website and in their year-end investment statements. Registration is quick and easy, so your clients can get started right away.

If you have any questions about the availability of a client's contract, please contact our customer service team at 1 800 561-1268.

Reference

Carol Anne Bracciodieta, Director, Investment Operations, Customer and Dealer Service

Empire Life®