

Whether you're saving for a short or long-term goal, the Empire Life Guaranteed Interest Contract has what you need.

You can get started with as little as \$1,000 and can set up a convenient pre-authorized debit from your bank account to invest regularly towards your goals.

The Empire Life Insurance Company (Empire Life) offers competitive individual and group life and health insurance, investment and retirement products to help you build wealth and protect your financial security.

Empire Life is among the top 10 life insurance companies in Canada<sup>1</sup> and is rated A (Excellent) by A.M. Best Company<sup>2</sup>. Our vision is to be known for simplicity, being easy to do business with and having a personal touch.

<sup>1</sup> *The Globe and Mail Report on Business Magazine*, June 2014, based on revenue

<sup>2</sup> As at May 21, 2014

<sup>3</sup> The Simple Interest Option is not available as a registered contract.

<sup>4</sup> If a company fails, the policy would be transferred to another solvent company for ongoing administration and the promised guaranteed amounts are protected by Assuris up to their limits. Full details on Assuris protection, including limits and restrictions can be found on their web site at [www.assuris.ca](http://www.assuris.ca).

<sup>†</sup> The Empire Life Insurance Company has been managing money for 50 years; including through its subsidiary Empire Life Investments Inc. since 2012

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[www.empire.ca](http://www.empire.ca)

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# EMPIRE LIFE GUARANTEED INTEREST CONTRACT





## Flexibility and security

The Empire Life Guaranteed Interest Contract (GIC) offers a variety of interest options and investment terms to choose from, to help you reach your goals.

Available in registered<sup>5</sup> and non-registered policies, all our GICs are cashable, giving you flexibility to access your money when needed.

### Compound interest option

Your GIC interest is reinvested in the GIC until it matures.

### Simple interest option

You can choose to have the GIC interest paid out directly to you, or to a daily interest option.

### Daily interest option

A short-term holding account that gives you easy access to your money without fees and a convenient place to 'park' your money while you make longer-term investment decisions.

### Investment terms

Choose from a variety of investment term options — 30, 90, 180 days, 1 to 10 years including half years or 3 and 5 year laddered terms — to meet your savings time horizon.

## More benefits

Empire Life GICs also offer the following unique and valuable benefits only available through an insurance company GIC:

### Estate planning benefits

By naming a beneficiary, GIC proceeds will be paid out quickly and privately upon your death, bypassing probate and the estate settlement process.

### Tax advantages for non-registered contracts

If you are age 65 or older, interest income received is eligible for the pension income tax credit and pension income splitting.

### Potential creditor protection

The full amount of your investment may be protected from creditors under certain circumstances.

### Investment protection

Empire Life is a member of Assuris<sup>4</sup>, a non-profit corporation funded by the life insurance industry that protects Canadian policyholders against loss of benefits due to the financial failure of a member company. Details are available at [www.assuris.ca](http://www.assuris.ca).

**Talk to your advisor today about how an Empire Life GIC fits into your investment plan.**