

Determine your
investment goals

Find out which
Empire Life Emblem GIF Portfolio
best meets your needs

WHAT IS YOUR INVESTOR PROFILE?

QUESTIONNAIRE

The goal of this questionnaire is to help you determine your investor profile and recommend which Empire Life Emblem GIF Portfolio best meets your needs by answering the following questions. You should review your profile and investment plan with your advisor regularly to ensure your long-term investment approach is consistent with your needs.

Name: _____

Date: _____

Signature: _____



EMBLEM GIF PORTFOLIOS

INVESTOR PROFILE QUESTIONNAIRE

LIQUIDITY	OBJECTIVE	TIME HORIZON	RISK TOLERANCE		
<p>1 What percentage (if any) of your investment will you wish to withdraw within the next two years?</p> <p><input type="text"/> % <input type="radio"/> Diversified Income*</p> <p><input type="text"/> % of investment to meet liquidity needs</p> <p>100%</p> <p><input type="text"/> % of investment that don't need to meet liquidity needs</p>	<p>2 What is your primary investment goal?</p> <p><input type="checkbox"/> Income/Capital preservation/ Some capital growth</p> <p><input type="checkbox"/> Growth</p>	<p>3 What is your investment time horizon?</p> <p><input type="checkbox"/> Less than 3 years</p> <p><input type="checkbox"/> 3 - 7 years</p> <p><input type="checkbox"/> Greater than 7 years</p> <p><input type="checkbox"/> Less than 3 years</p> <p><input type="checkbox"/> 3 - 7 years</p> <p><input type="checkbox"/> Greater than 7 years</p>	<p>4 Based on your current personal and financial circumstances, are you able to withstand the risk of short-term losses?</p> <p><input type="checkbox"/> No <input type="radio"/> Diversified Income</p> <p><input type="checkbox"/> Yes <input type="radio"/> Conservative</p> <p><input type="checkbox"/> No <input type="radio"/> Balanced</p> <p><input type="checkbox"/> Yes <input type="radio"/> Balanced</p> <p><input type="checkbox"/> No <input type="radio"/> Balanced</p> <p><input type="checkbox"/> Yes <input type="radio"/> Balanced</p> <p><input type="checkbox"/> No <input type="radio"/> Moderate Growth</p> <p><input type="checkbox"/> Yes <input type="radio"/> Moderate Growth</p> <p><input type="checkbox"/> No <input type="radio"/> Moderate Growth</p> <p><input type="checkbox"/> Yes <input type="radio"/> Moderate Growth</p> <p><input type="checkbox"/> No <input type="radio"/> Moderate Growth</p> <p><input type="checkbox"/> Yes <input type="radio"/> Moderate Growth</p> <p><input type="checkbox"/> No <input type="radio"/> Moderate Growth</p> <p><input type="checkbox"/> Yes <input type="radio"/> Moderate Growth</p>	<p>5 Are you willing to experience some extended periods of volatility as a trade-off for potential higher long-term returns?</p> <p><input type="checkbox"/> No <input type="radio"/> Conservative</p> <p><input type="checkbox"/> Yes <input type="radio"/> Conservative</p> <p><input type="checkbox"/> No <input type="radio"/> Balanced</p> <p><input type="checkbox"/> Yes <input type="radio"/> Balanced</p> <p><input type="checkbox"/> No <input type="radio"/> Balanced</p> <p><input type="checkbox"/> Yes <input type="radio"/> Balanced</p> <p><input type="checkbox"/> No <input type="radio"/> Moderate Growth</p> <p><input type="checkbox"/> Yes <input type="radio"/> Moderate Growth</p> <p><input type="checkbox"/> No <input type="radio"/> Moderate Growth</p> <p><input type="checkbox"/> Yes <input type="radio"/> Moderate Growth</p> <p><input type="checkbox"/> No <input type="radio"/> Moderate Growth</p> <p><input type="checkbox"/> Yes <input type="radio"/> Moderate Growth</p> <p><input type="checkbox"/> No <input type="radio"/> Moderate Growth</p> <p><input type="checkbox"/> Yes <input type="radio"/> Moderate Growth</p>	<p>6 If your investment decreases in value due to unfavourable market conditions, how long are you willing to wait for your investment to recover?</p> <p><input type="checkbox"/> Up to one year <input type="radio"/> Conservative</p> <p><input type="checkbox"/> 1-3 years <input type="radio"/> Conservative</p> <p><input type="checkbox"/> 3-5 years <input type="radio"/> Balanced</p> <p><input type="checkbox"/> Up to one year <input type="radio"/> Balanced</p> <p><input type="checkbox"/> 1-3 years <input type="radio"/> Balanced</p> <p><input type="checkbox"/> 3-5 years <input type="radio"/> Moderate Growth</p> <p><input type="checkbox"/> Up to one year <input type="radio"/> Balanced</p> <p><input type="checkbox"/> 1-3 years <input type="radio"/> Moderate Growth</p> <p><input type="checkbox"/> 3-5 years <input type="radio"/> Moderate Growth</p> <p><input type="checkbox"/> Up to one year <input type="radio"/> Moderate Growth</p> <p><input type="checkbox"/> 1-3 years <input type="radio"/> Growth</p> <p><input type="checkbox"/> 3-5 years <input type="radio"/> Aggressive</p> <p><input type="checkbox"/> Up to one year <input type="radio"/> Moderate Growth</p> <p><input type="checkbox"/> 1-3 years <input type="radio"/> Moderate Growth</p> <p><input type="checkbox"/> 3-5 years <input type="radio"/> Growth</p> <p><input type="checkbox"/> Up to one year <input type="radio"/> Moderate Growth</p> <p><input type="checkbox"/> 1-3 years <input type="radio"/> Growth</p> <p><input type="checkbox"/> 3-5 years <input type="radio"/> Aggressive</p>

Which Empire Life Emblem GIF Portfolio is right for you?

Your investment objective and risk profile will indicate which of our six Emblem GIF Portfolios may best meet your needs. The underlying fund of each portfolio invests primarily in a strategic mix of Canadian equity and/or fixed income securities, while minimizing risk.

Empire Life Emblem GIF Portfolios

Underlying Asset Mix

Emblem Diversified Income Portfolio GIF

Target asset mix: 20% equities, 80% fixed income

Appropriate for: Investors seeking current income and some long-term capital growth with reduced volatility, who are willing to accept a low level of risk.



80.0% Cash/Fixed Income
10.0% Canadian Equities
5.0% U.S. Equities
5.0% International Equities

Emblem Conservative Portfolio GIF

Target asset mix: 35% equities, 65% fixed income

Appropriate for: Investors seeking long-term capital growth and income with reduced volatility, who are willing to accept a low to moderate level of risk.



65.0% Cash/Fixed Income
25.0% Canadian Equities
5.0% U.S. Equities
5.0% International Equities

Emblem Balanced Portfolio GIF

Target asset mix: 50% equities, 50% fixed income

Appropriate for: Investors seeking long-term capital growth with reduced volatility, who are willing to accept a low to moderate level of risk.

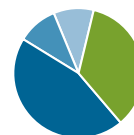


50.0% Cash/Fixed Income
35.0% Canadian Equities
7.5% U.S. Equities
7.5% International Equities

Emblem Moderate Growth Portfolio GIF

Target asset mix: 65% equities, 35% fixed income

Appropriate for: Investors seeking long-term capital growth with reduced volatility, who are willing to accept a low to moderate level of risk.



35.0% Cash/Fixed Income
45.0% Canadian Equities
10.0% U.S. Equities
10.0% International Equities

Emblem Growth Portfolio GIF

Target asset mix: 80% equities, 20% fixed income

Appropriate for: Investors seeking long-term capital growth with reduced volatility, who are willing to accept a low to moderate level of risk.

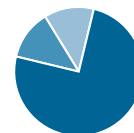


20.0% Cash/Fixed Income
60.0% Canadian Equities
10.0% U.S. Equities
10.0% International Equities

Emblem Aggressive Growth Portfolio GIF*

Target asset mix: 100% equities

Appropriate for: Investors seeking long-term capital growth with reduced volatility who are willing to accept a moderate level of risk.



0.0% Cash/Fixed Income
75.0% Canadian Equities
12.5% U.S. Equities
12.5% International Equities

*The Emblem Aggressive Growth Portfolio GIF is not available in Class Plus 2.1.

If you have short term liquidity needs, the Empire Life Money Market GIF may be more appropriate than Emblem GIF Portfolios. Ask your advisor for details.

Empire Life Emblem GIF Portfolios currently invest primarily in units of Empire Life Mutual Funds. The Simplified Prospectus and other information about each of the underlying mutual funds are available on the SEDAR website at www.sedar.com or at www.empirelifeinvestments.ca.

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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