

Empire Life Emblem GIF Portfolios

Empire Life Emblem GIF Portfolios let you simplify and diversify—in one decision. Aimed to increase potential return and lower volatility, you can choose the Emblem GIF Portfolio that symbolizes you.

Reasons to invest

1. Instant Diversification

In one decision, diversify your investment across a range of asset classes.

2. Investment Approach

Portfolios are managed using a conservative, value-oriented and disciplined investment approach.

3. Tactical Asset Management

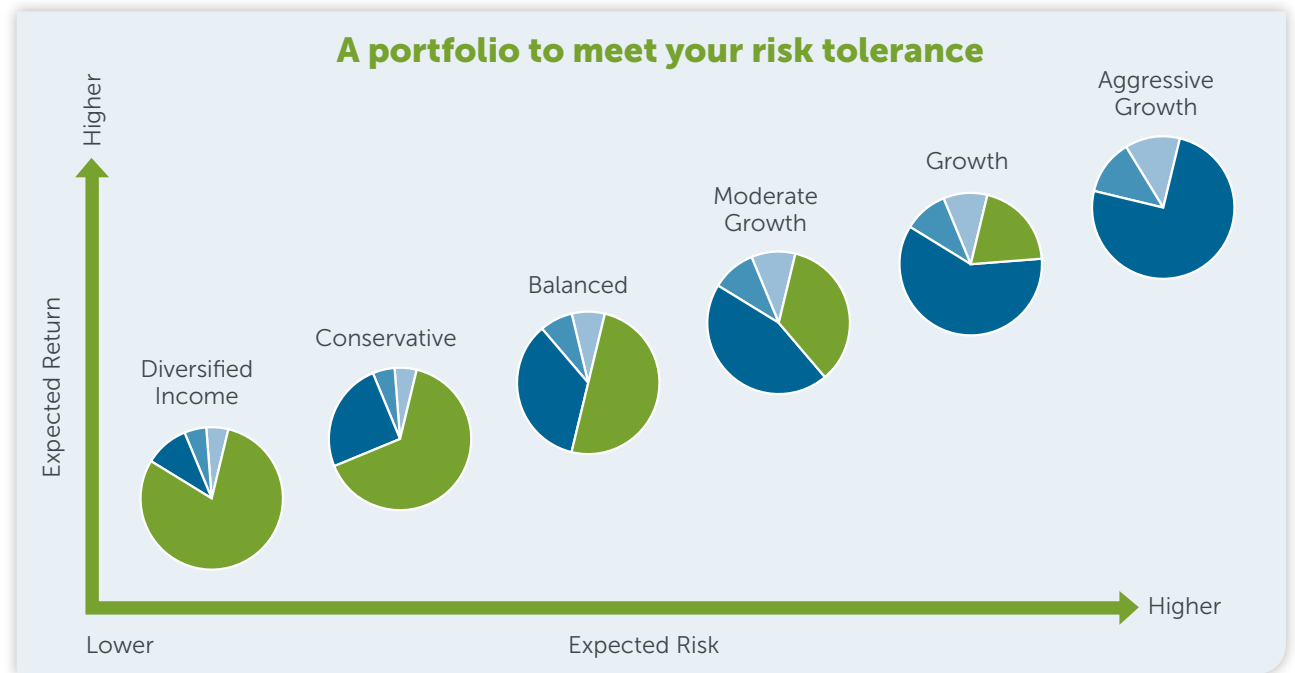
Asset mix is monitored and adjusted in response to evolving market conditions.

4. Transparency

The underlying fund invests directly in securities so you can always see what you're invested in.

5. Valuable Benefit Guarantees

As segregated funds, Emblem GIF Portfolios provide valuable maturity and death benefit guarantees to help protect your investment.



Underlying Fund Target Asset Mix	Diversified Income	Conservative	Balanced	Moderate Growth	Growth	Aggressive Growth
Cash/Fixed Income	80.0%	65.0%	50.0%	35.0%	20.0%	—
Canadian Equities	10.0%	25.0%	35.0%	45.0%	60.0%	75.0%
U.S. Equities	5.0%	5.0%	7.5%	10.0%	10.0%	12.5%
International Equities	5.0%	5.0%	7.5%	10.0%	10.0%	12.5%

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Our Investor Profile Questionnaire helps determine which Portfolio is right for you based on your investment time horizon, risk tolerance, and investment goals.

Try our online questionnaire at www.empire.ca under “Forms & Tools”.

	Diversified Income	Conservative	Balanced	Moderate Growth	Growth	Aggressive Growth
Why invest in this fund	You are seeking current income and some growth by investing in equity and fixed income securities, with a target equity allocation of 20%.	You are seeking growth with income by investing primarily in Canadian equity and fixed income securities, with a target equity allocation of 35%.	You are seeking growth by investing primarily in Canadian equity and fixed income securities, with a target equity allocation of 50%.	You are seeking growth by investing primarily in Canadian equity and fixed income securities, with a target equity allocation of 65%.	You are seeking growth by investing primarily in Canadian equity and fixed income securities, with a target equity allocation of 80%.	You are seeking growth by investing primarily in equity securities.

For more information, speak with your financial advisor today.

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.

[†]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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