

# OPTION PLUS GROUP RSP

## SIMPLICITY FOR SMALL BUSINESSES

Small businesses owners are often focused on growth. They need simplicity, service and support as they have little time to administer a savings plan. With the Empire Life Option Plus Group RSP, you can offer them a turnkey solution which provides set-up and administration, flexibility and affordability.

### BENEFITS OF OPTION PLUS:



#### Low cost

- No set-up fee
- No annual administration fees



#### Advisor Support

- Empire Life Regional Investment Sales Teams
- Advisor training materials to help get you started



#### Comprehensive Investment Options

- No-load segregated funds with maturity and death benefit guarantees
- Guaranteed Investments

### With Group RSPs, everyone wins...

#### Employers

- ✓ Helps to recruit and retain skilled employees
- ✓ Ease of set-up / administration
- ✓ Flexibility of design
- ✓ Plan costs are built into the fund management fees
- ✓ Minimal costs
- ✓ Provide means of financial security for staff

#### Employees

- ✓ A top notch retirement plan
- ✓ Access to a Financial Advisor
- ✓ Convenient payroll deduction
- ✓ Can instantly reduce taxes paid at source

#### Advisors

- ✓ Expanded client base
- ✓ Related product sales (Individual Investments, Life Insurance, etc)
- ✓ Receptive prospects
- ✓ Ongoing steady income



## Why choose Empire Life

- Empire Life is one of the top 10 life insurance companies in Canada.<sup>1</sup> In 2014 we were named Best Life Insurance Company in Canada by *World Finance Magazine* for the second year in a row.<sup>2</sup>
- We have been managing money for Canadians for over 50 years<sup>3</sup> using a conservative, value oriented and disciplined investment approach that emphasizes downside protection.
- Through your advisor, you have access to Empire Life's comprehensive suite of investment products designed to help meet your needs at every stage of life.



Speak to your Empire Life sales representative to get Option Plus working for you.

<sup>1</sup> *The Globe and Mail Report on Business*, June 2015, based on revenue. <sup>2</sup> As at May 19, 2015. <sup>3</sup> The Empire Life Insurance Company and its subsidiary, Empire Life Investments Inc., collectively have 50 years of experience in managing money. Empire Life Investments Inc. has been managing money since January 2012.

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