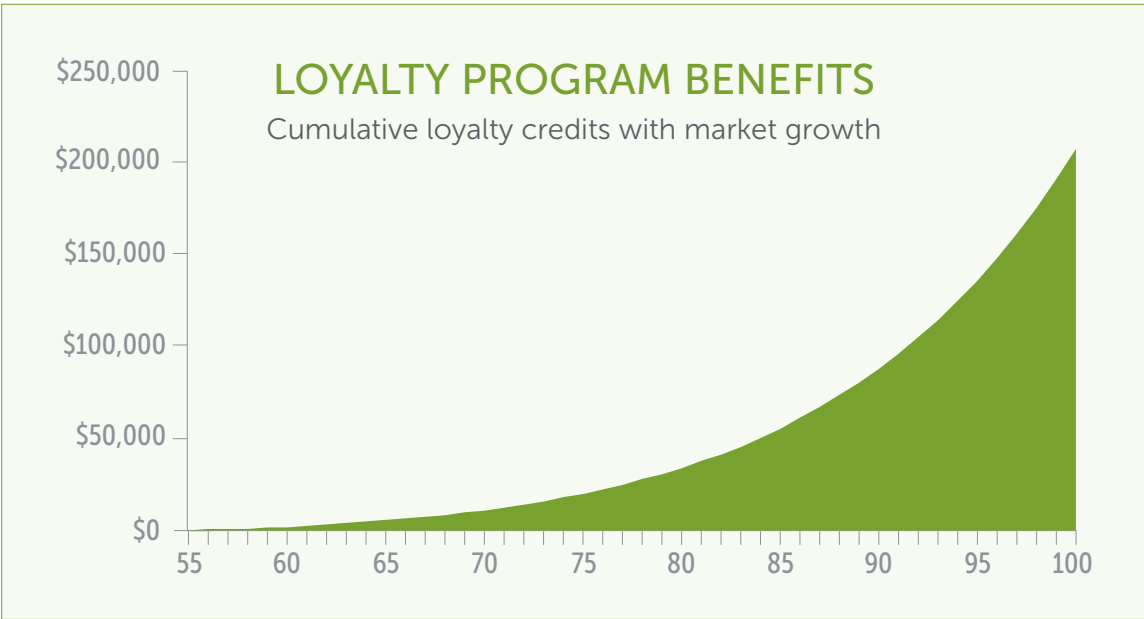


REACH YOUR GOALS FASTER: EMPIRE FOR LIFE® LOYALTY PROGRAM

The Empire for Life Loyalty Program rewards long-term investors, helping them reach their goals faster.

If you own Empire Life Guaranteed Investment Funds¹ including Emblem GIF Portfolios, or a Class Plus 2.1 contract for at least ten consecutive years², you may be eligible to receive a credit equal to 5% of the annual management fee³.

You are automatically enrolled when you begin investing in Empire Life Guaranteed Investment Funds, making it easy and convenient for you to reach your goals faster!



Source: Morningstar Direct, March 2016. For illustrative purposes only. Example assumes the starting value and annual investments occur at the beginning of the year. Returns are dependent on the segregated fund chosen. The return in this illustration reflects the average 25-year return for the CIFSC Canadian Equity category; the management fee used is the average fee for the Canadian Equity category.

Talk to your advisor about how the Empire for Life Loyalty Program can help you reach your goals faster.

Insurance & Investments
Simple. Fast. Easy.™



REACH YOUR GOALS FASTER: EMPIRE FOR LIFE® LOYALTY PROGRAM



Savings in action

John is 45 years old. He starts with an investment of \$75,000 in an Empire Life Guaranteed Investment Fund and invests an additional \$5,000 each year until the age of 65. After 10 years, John will begin receiving a credit equal to 5% of the annual management fee. Assuming a management fee of 2.28%, and a return of 6.23%, John will save \$4,178 in fees by the age of 65. With market growth, those savings will have grown to \$5,493 over the period!

Each annual loyalty credit is calculated as follows:

$$(\text{Market Value of Account}) \times (\text{Management Fee}) \times (5\%)$$

Age	Market Value	Cumulative Loyalty Credits	Cumulative Loyalty Credits with Market Growth
55	\$221,789	\$247	\$247
65	\$477,475	\$4,178	\$5,493
75	\$883,693	\$11,940	\$20,080

Source: Morningstar Direct, March 2016. For illustrative purposes only. Example assumes the starting value and annual investments occur at the beginning of the year. Returns are dependent on the segregated fund chosen. The return in this illustration reflects the average 25-year return for the CIFSC Canadian Equity category; the management fee used is the average fee for the Canadian Equity category.

¹ Empire Class Segregated Funds, Elite/Elite XL and Class Plus 2 contracts issued between January 9, 2012 and October 31, 2014 are also eligible.

² Investors must continuously meet requirements. Contract Owners must have Empire Life Guaranteed Investment Fund, Class Plus 2.1, Class Segregated Fund, Elite/Elite XL or Class Plus 2 units in their contract on the date the management fee credit is allocated in order to receive it.

³ The management fee credit will be equal to 5% of the management fee of the Fund Class Units that are attributed to the clients' contract following the qualification period. The management fee credit will be used to purchase additional Fund Class Units and will be allocated proportionately based on the Market Value of each Fund(s) that the client is invested in on December 31 of each year (or the last valuation date of the year, if earlier).

Policies are issued by The Empire Life Insurance Company. 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.** Past performance is no guarantee of future performance.

® Registered trademark of **The Empire Life Insurance Company**. ™ Trademark of The Empire Life Insurance Company.