

**IDEAS THAT POP!**

**Emblem GIF Portfolios** bring the art and science of investing to your practice.

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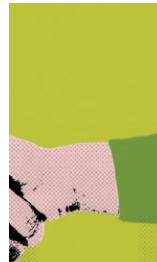
## 1. Make every client relationship profitable

In theory, every client relationship should be profitable; the reality is you have to be flexible when it comes to small accounts. There may be young clients who have the potential to grow their assets over time, or new clients who want to set up a pre-authorized debit. Perhaps you've bought a book and acquired some small accounts.

SPEND LESS TIME ON  
BUILDING PORTFOLIOS



**Emblem GIF Portfolios** can help you make these relationships profitable with built-in features such as investment diversification, asset allocation and rebalancing. And Emblem GIF Portfolios have a low minimum investment, making it accessible to these clients.



## 2. Diversify fixed income clients to reduce risk

You may be concerned about the impact of rising interest rates on clients with a heavy proportion of fixed income. When rates rise, bond prices generally go down, resulting in decreased returns. Are you looking for a fixed income alternative for them?

The **Emblem Diversified Income GIF Portfolio** may be the answer.

# 80/20

With a target investment mix of **80% fixed income** and **20% equities**, Emblem Diversified GIF Income Portfolio may be an alternative to a 100% fixed income portfolio. Holding equities in tandem with fixed income can reduce risk while enhancing potential returns.

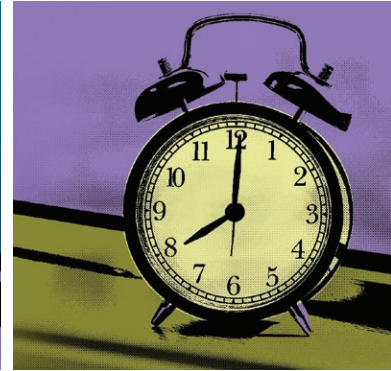
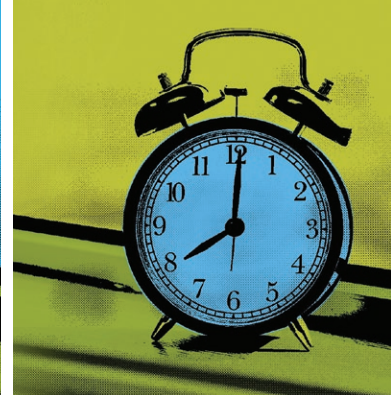
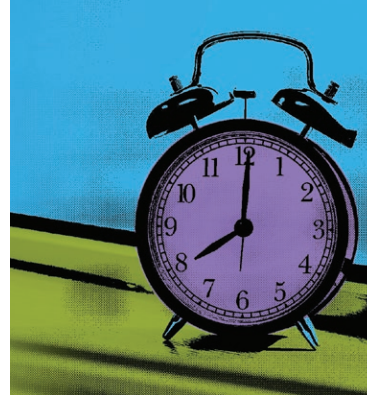


SPEND LESS TIME ON  
WATCHING RATES

### 3. Maximize your RRSP season!

The challenge with RRSP season can be finding time to do everything — client meetings, monitoring the markets, paperwork, and due diligence.

With built-in tools and services such as the Investor Profile Questionnaire, the Investment Policy Statement, asset allocation and rebalancing, Emblem GIF Portfolios can help you.



**Emblem GIF Portfolios** are all-in-one packaged solutions: an easy-to-use online client questionnaire, instant diversification, and tactical asset management to adapt to market conditions.

**SPEND LESS TIME ON ADMINISTRATION**    **SPEND MORE TIME ON BUSINESS**

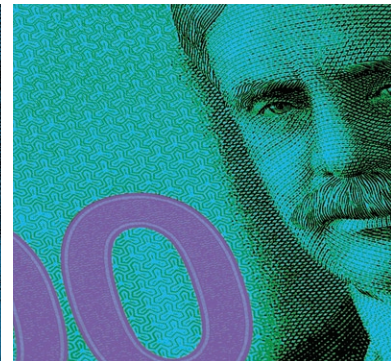
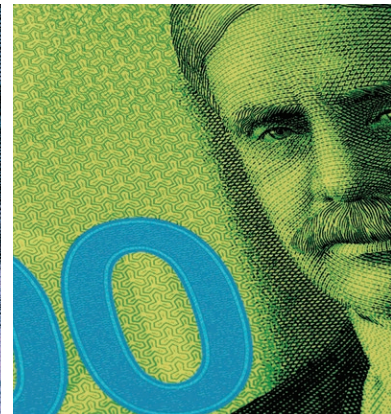


## 4. Generating income

You have a retiring client who is wants to set up an income stream. He doesn't require all the assets immediately, is looking for some growth potential and is fee sensitive. The solution may be the **Emblem Conservative GIF Portfolio** in the **Empire Life GIF 75/75 series**.

SPEND MORE TIME ON  
ENHANCING YOUR PRACTICE

With a **65% fixed income/35% equity asset mix**, your client will achieve an income stream plus growth potential. And the 75/75 series provides him with valuable protection at a moderate cost.

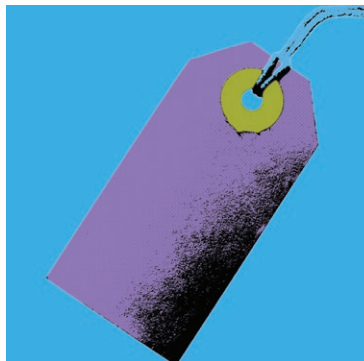
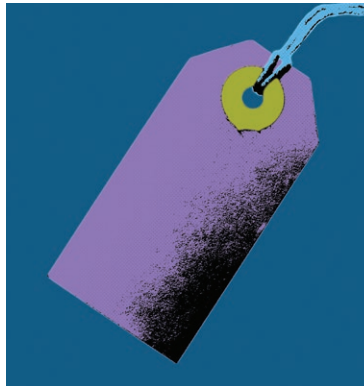
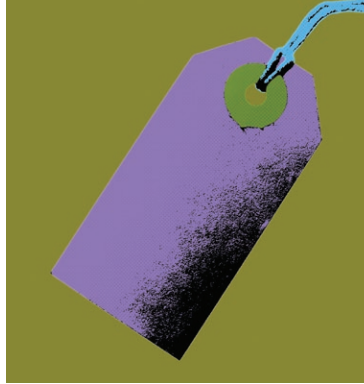


## 5. Is peace of mind really priceless?

You know the commercial that says peace of mind is “priceless”? At Empire Life, you can put a price on it—and it’s reasonable.

Take a client aged 65+ who wants to leave money to family or a charity and invests \$100,000 in the **Emblem Balanced GIF Portfolio 75/100** series.

**SPEND MORE TIME ON  
CLIENT RELATIONSHIPS**



Look at all the valuable insurance benefits he will enjoy:

- 100% death benefit guarantee<sup>1</sup>
- Annual reset of the death benefit<sup>2</sup> means the potential to increase the amount left to his beneficiary
- Probate and estate protection

So what is the price for peace of mind?

**Just \$520 extra a year.<sup>3</sup>**

## 6. Growth Opportunities in Guaranteed Withdrawal Benefit

Did you know that growth-oriented clients — whether they are in the accumulation stage or income stage—can find a home in **Class Plus 2.1**?

Class Plus 2.1 offers the most equity exposure in Guaranteed Withdrawal Benefit in the industry.

SPEND LESS TIME ON  
MONITORING MARKETS



Depending on their investment profile, options such as the **Emblem Growth GIF Portfolio** offer them up to 80% equities. And with the triennial resets<sup>4</sup> to lock-in any growth in their investments, they can continue to grow when they switch to receiving an income.



## Emblem GIF makes investing pop!

Most portfolio programs are crafted using well-known scientific investment principles. Emblem GIF goes a step further by also incorporating the art of investing by delivering:

**Tactical asset management** — portfolios are responsive to changing market conditions

**Downside protection** — value-oriented, disciplined investment approach to help preserve wealth

**Transparency** — invests directly in securities so you can see what you're invested in

Emblem GIF is a simple and easy investment solution that can help your clients **stay true** to their investment goals.

For more information, contact your Empire Life sales representative.



<sup>1</sup>100% Death Benefit Guarantee if policy issued before Annuitant's 80th birthday, otherwise 75% of deposits guaranteed. Death Guarantee is reduced proportionally by withdrawals. <sup>2</sup> Empire Life may change the reset feature at any time without providing notice and may cancel the reset feature at any time by providing 60 days notice to the policy owner. <sup>3</sup> Comparison of \$100,000 invested in balanced mandates. GIF 75/100 Emblem Balanced GIF Portfolio with 2.26% MER + 0.50% insurance fee = total cost of 2.76% x \$100,000 = \$2,760. Empire Life Emblem Balanced Mutual Fund Portfolio with 2.24% MER x \$100,000 = \$2,240. Difference = \$520 per annum. <sup>4</sup> Death Benefit resets up to and including the Annuitant's 80th birthday. For joint life, final DBG reset on the earliest of the Annuitant and the Joint Life's 80th birthday.

Empire Life Emblem GIF Portfolios currently invest primarily in units of Empire Life Mutual Funds.

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Segregated fund contracts 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.**

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Bring the art and science  
of investing to your practice  
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