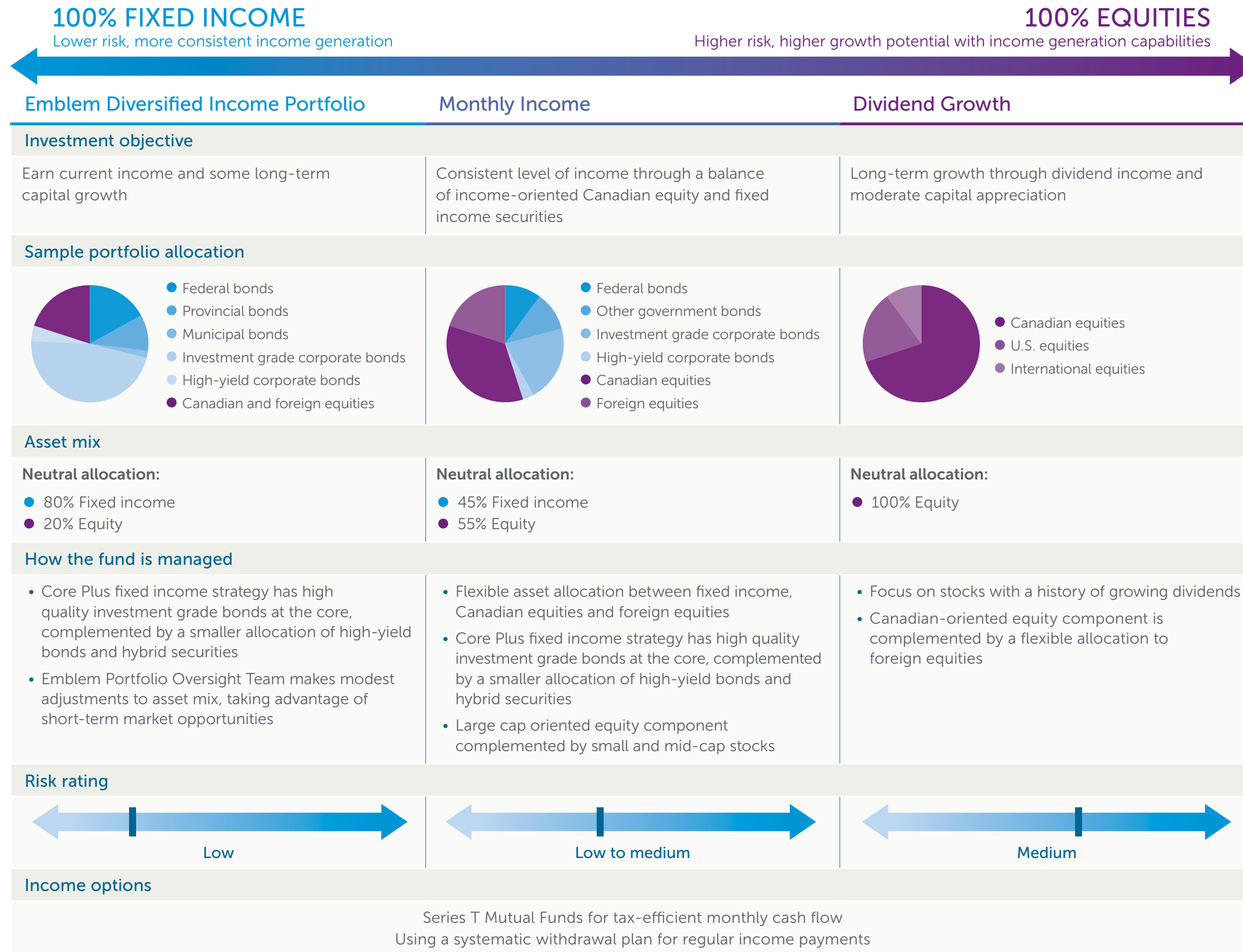


INCOME FUND SOLUTIONS

Empire Life Investments Income Fund Solutions

The spectrum below can help you understand how the income funds offered by Empire Life Investments Inc. are managed, and how they compare to one another.



How Empire Life Investments Inc. manages money

Empire Life Investments Inc. is the Manager of Empire Life Mutual Funds. A team-based approach is at the core of how we manage money. We believe sharing ideas leads to better investment decisions and helps ensure the continuity and stability of the funds.

Fixed income focus

The primary focus when selecting fixed income investments is to attempt to provide investors with:

- Safety of principal
- Income
- Moderate capital appreciation

Equity focus

A conservative, value-oriented and disciplined investment approach is used to select stocks, focusing on the potential of each to contribute the following to the fund:

- Capital appreciation
- Dividend yield
- Downside protection



Empire Life Investments Inc.

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