

EMPIRE LIFE GUARANTEED INVESTMENT FUNDS

SIMPLICITY AND CHOICE

Empire Life Guaranteed Investment Funds bring simplicity and choice to your business, allowing you to meet the needs of a full range of your clients.

HIGHLIGHTS

- Choice of death benefit and maturity guarantees – 75/75, 75/100 and 100/100 series
- Automatic annual Death Benefit Guarantee Resets up to age 80 – across all three series – locks-in market gains systematically and simplifies administration for you and clients
- 75/100 and 100/100 series are appealing to mature markets with contracts and deposits up to age 90 plus a 100% Death Benefit Guarantee on deposits if contract is opened before age 80
- 75/75 series is attractive to a younger market as it provides growth with basic protection at a competitive fee
- Diversified investment choices ranging from fixed income to 100% equity, including our tactically managed Emblem GIF Portfolios
- For over 50 years, Empire Life has been providing Canadians with the investments they need to build wealth, generate income, and achieve financial security
- GIF Preferred Pricing starting at \$500,000 per household
- Purchase options of Front End, Low Load, No Load, DSC and Fee For Service

Series	75/75	75/100	100/100
For clients who want to:	<ul style="list-style-type: none"> • Grow their investments with benefit of guarantees • Protect personal assets from creditors • Competitive fees 	<ul style="list-style-type: none"> • Grow investments while protecting their estate • Maximize their legacy 	<ul style="list-style-type: none"> • Maximize capital and estate protection
Guarantees	<ul style="list-style-type: none"> • 75% maturity benefit guarantee • 75% death benefit guarantee 	<ul style="list-style-type: none"> • 75% maturity benefit guarantee • 100% death benefit guarantee 	<ul style="list-style-type: none"> • 100% maturity benefit guarantee • 100% death benefit guarantee
Resets	<ul style="list-style-type: none"> • Automatic annual death benefit resets until age 80 	<ul style="list-style-type: none"> • Automatic annual death benefit resets until age 80 	<ul style="list-style-type: none"> • Automatic annual death benefit resets until age 80 • Two client-initiated maturity benefit guarantee resets per calendar year

Talk to your Empire Life sales representative today for details.

EMPIRE LIFE GUARANTEED INVESTMENT FUNDS PRODUCT SUMMARY*

Series	75/75 (Class K, U)		75/100 (Class L, V)	100/100 (Class M, W)
Benefit guarantees				
Maturity benefit guarantee	75% of deposits			If more than 15 years until maturity, 100% of deposits; if less than 15 years until maturity, 75% of deposits
Maturity benefit guarantee resets	n/a			2 client-initiated resets per calendar year, provided there is at least 15 years to the maturity date, up to age 90
Death benefit guarantee	75% of deposits	100% of deposits if policy issued before annuitant’s 80th birthday, otherwise 75% of deposits		
Death benefit guarantee resets	Automatic annual resets on policy anniversary date until age 80. Final reset occurs on the annuitant’s 80th birthday.			
Effect of withdrawals on guarantees	Adjusted proportionally for withdrawals			
GIF Insurance Fee	<ul style="list-style-type: none">Insurance Fee is in addition to the Management FeeAs part of the MER, collected daily through the NAV			
GIF Preferred Pricing ¹	<ul style="list-style-type: none">Eligible assets: GIF contracts – all GIF funds excluding Money MarketAnnual Management Fee Credit Rate automatically applied at each tier:<ul style="list-style-type: none">0.25% for \$500,000 – \$999,999.990.50% for \$1,000,000+At end of each month, a credit is automatically applied to buy additional fund unitsHouseholding of family members at the same address available upon request			
Policy maturity	December 31 of the year the annuitant is 100			December 31 of the year the annuitant is 105
Maturity date	Same as policy maturity			Minimum of 15 years after the initial deposit
Maximum issue age	80 ²	90 ²		
Maximum deposit age	90 ²			
Deposit				
Minimum initial	\$1,000 or \$10,000 for RRIF			
Maximum	Deposits of \$1,000,000 or more require approval from Empire Life before the deposit			
Monthly pre-authorized debit (PAD)	\$50 per fund			
Switches ³ and Withdrawals				
Minimum	\$250 per fund			
DSC/LL-free	10% or 20% for RRIF			
Contracts				
Contract (account) types	Client name, Nominee name and Intermediary name			
Contract Types	RRSP, RRIF, TFSA, non-registered			
Submissions	Available in Fast & Full Investment App – Client name only			
Purchase fee options	<ul style="list-style-type: none">Front End, Low Load, No Load, DSC (Class K, L, M)Fee For Service (Class U, V, W) – Nominee name onlyThe following purchase fee combinations are permitted within the same contract: (1) FE, NL and DSC; or 2) NL and LL. No other purchase fee option combinations are allowed.			
Investment options	<ul style="list-style-type: none">Funds including 100% equity options available in all seriesEmblem GIF Portfolios – our tactically managed packaged program with enhanced trailers			
Investment manager	The Empire Life Insurance Company & Empire Life Investments Inc.			

¹ The GIF Preferred Pricing program may be changed or canceled at any time without notice. ² Maximum issue and deposit ages are December 31st of the year the Annuitant turns that age. ³ Switching funds to a different purchase fee option is not permitted. * 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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