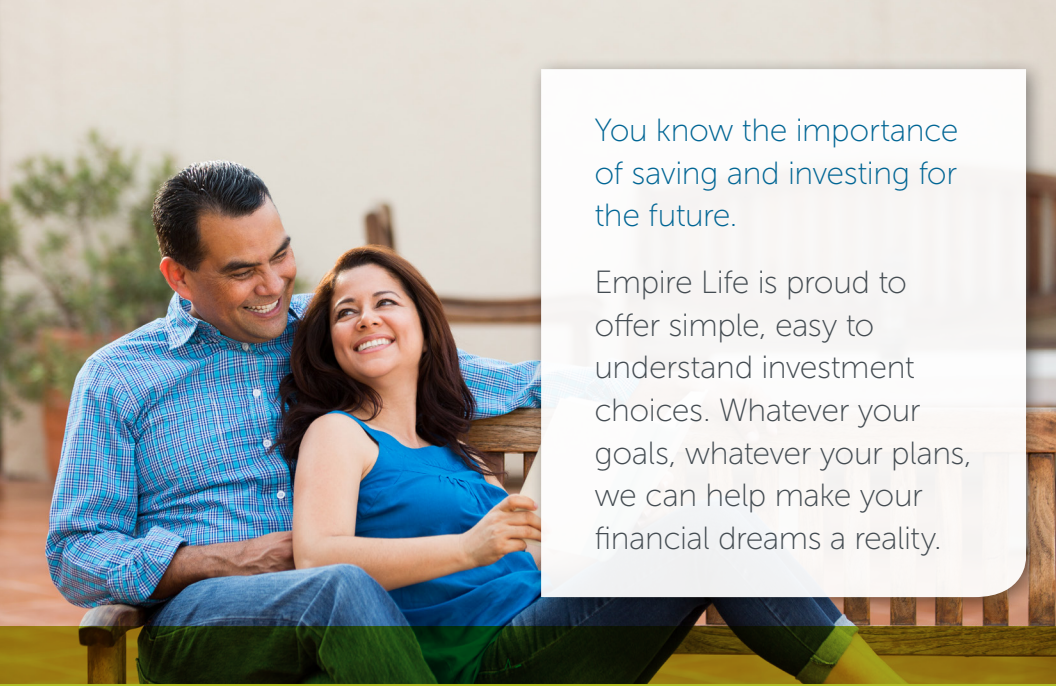




## INVESTMENT SOLUTIONS TO MEET YOUR NEEDS

Insurance & Investments  
Simple. Fast. Easy.®





You know the importance of saving and investing for the future.

Empire Life is proud to offer simple, easy to understand investment choices. Whatever your goals, whatever your plans, we can help make your financial dreams a reality.

## Why should you invest with Empire Life?

Managing risk is important to building wealth. One way to manage risk is to choose a fund manager with an investment style and philosophy that aims to grow and protect your money.

At Empire Life, we know you work hard for your money and how important it is for you to know your investments are in good hands. We've been managing money for over 50 years.

**Empire Life Guaranteed Investment Funds** also offer many important benefits, including valuable maturity and death benefit guarantees.

# EMPIRE LIFE GUARANTEED INVESTMENT FUNDS

## Valuable guarantees

- Choice of 75% or 100%<sup>1</sup> death benefit guarantee
- Choice of 75% or 100%<sup>2</sup> maturity benefit guarantee
- Automatic annual death benefit guarantee resets until age 80<sup>3</sup>
- Ability to reset maturity benefit guarantee twice per calendar year<sup>4</sup> on 100% maturity guarantee policies to help lock-in market gains

## Unique benefits of **Guaranteed Investment Funds**

- By naming a beneficiary, the proceeds of your contract will be paid out quickly and privately upon your death, and may bypass probate and the estate settlement process
- The full amount of your investment may be protected from creditors under certain circumstances. This can be especially valuable if you are a business owner or professional
- Consumer protection<sup>5</sup>

<sup>1</sup> 100% death benefit guarantee is available on contracts issued before the Annuitant's 80th birthday, otherwise 75% of net deposits.

<sup>2</sup> 100% maturity benefit guarantee is available on contracts where there is at least 15 years to the maturity date and the annuitant is less than age 90, otherwise 75% of net deposits.

<sup>3</sup> Final reset occurs on annuitant's 80th birthday.

<sup>4</sup> Two client-initiated resets on the 100% maturity benefit guarantee are available on contracts where there is at least 15 years to the maturity date and the annuitant is less than age 90.

<sup>5</sup> The Empire Life Insurance Company is a member of Assuris. Assuris is the not for profit organization that protects Canadian policyholders in the event their life insurance company fails. Details about Assuris' protection are available at [www.assuris.ca](http://www.assuris.ca) or by calling the Assuris Information Centre at 1 866 878-1225.

## Powerful guarantees

By investing in **Empire Life Guaranteed Investment Funds**, you are taking a significant step towards managing risk in your portfolio. Empire Life Guaranteed Investment Funds come with both maturity and death benefit guarantees to help protect your money.

### Death Benefit Guarantee

You can choose from 75% or 100% level of protection. The death benefit guarantee ensures that upon death, your beneficiary or estate will receive the greater of the current market value or 75%/100% of net deposits. The death benefit guarantees are reduced proportionately for withdrawals.

### Maturity Benefit Guarantee

You can choose from 75% or 100% level of protection. The maturity benefit guarantee ensures that upon the maturity date, you will receive the greater of the market value or 75%/100% of the net deposits. The maturity benefit guarantees are reduced proportionately for withdrawals.

If you choose the 100% maturity benefit guarantee, you can select a maturity date when you want the guarantee to be honoured, which must be at least 15 years after the initial deposit.



## Resetting your guarantees

Guarantees become even more powerful when they are reset. With **Empire Life Guaranteed Investment Funds**, the death benefit guarantees are automatically reset annually until age 80, to lock-in market gains and increase your guaranteed value.

If you choose the 100% maturity benefit guarantee, you have the option twice per calendar year to reset the guaranteed value and lock-in market gains provided there is at least 15 years to maturity, up to age 90.

# Empire Life Guaranteed

## Investment Funds at a glance

Use the chart below to help determine which level of guarantees is appropriate for you.

	75/75 series	75/100 series	100/100 series
May be suitable if:	<p>You want to grow your investments with the benefit of guarantees.</p> <p>You want protection with competitive fees.</p>	<p>You want to grow your investment while protecting your estate for loved ones.</p> <p>You want to maximize your legacy.</p>	<p>Capital protection is a priority and you want maximum capital and estate protection.</p>
Policy guarantees	<p>75% maturity and 75% death benefit guarantees</p> <ul style="list-style-type: none"> <li>You are guaranteed to receive 75% of net deposits:</li> <li>Upon policy maturity</li> <li>Upon notification of death of the last annuitant</li> </ul>	<p>75% maturity and 100% death benefit guarantees</p> <ul style="list-style-type: none"> <li>You are guaranteed to receive 75% of net deposits upon policy maturity</li> <li>You are guaranteed to receive 100% of net deposits upon notification of death of the last annuitant</li> </ul>	<p>100% maturity and 100% death benefit guarantees</p> <ul style="list-style-type: none"> <li>You are guaranteed to receive 100% of net deposits: <ul style="list-style-type: none"> <li>Upon policy maturity</li> <li>Upon notification of death of the last annuitant</li> </ul> </li> </ul>
Resets	<p>Automatic annual death benefit resets until age 80. Final reset occurs on annuitant's 80<sup>th</sup> birthday.</p>	<p>Automatic annual death benefit resets until age 80. Final reset occurs on annuitant's 80<sup>th</sup> birthday.</p>	<p>Automatic annual death benefit resets until age 80. Final reset occurs on annuitant's 80<sup>th</sup> birthday.</p> <p>Two client-initiated maturity benefit guarantee resets per calendar year provided there is at least 15 years to maturity, up to age 90.</p>

**Talk to your advisor today about how  
Empire Life Guaranteed Investment Funds  
can help you meet your goals.**



The Empire Life Insurance Company (Empire Life) is a proud Canadian company that has been in business since 1923. We offer individual and group life and health insurance, investment and retirement products, including mutual funds through our wholly-owned subsidiary Empire Life Investments Inc.

Empire Life is among the top 10 life insurance companies in Canada<sup>1</sup> and is rated A (Excellent) by A.M. Best Company<sup>2</sup>. Our mission is to make it simple, fast and easy for Canadians to get the investment, insurance and group benefits coverage they need to build wealth, generate income, and achieve financial security.

Follow Empire Life on Twitter @EmpireLife or visit our website, [www.empire.ca](http://www.empire.ca) for more information.

<sup>1</sup> *Globe and Mail Report on Business*, June 2018, based on revenue

<sup>2</sup> As at June 7, 2018. For the latest rating, access [www.ambest.com](http://www.ambest.com).

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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**Simple. Fast. Easy.®**

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