

THE EMPIRE LIFE ADVANTAGE

Empire Life has been helping Canadians meet their financial needs since 1923. The company is ranked among the top ten life insurance companies in Canada¹ and is rated A (Excellent) by A.M. Best Company².

Empire Life has been managing segregated funds for over 45 years. We follow a value-oriented, disciplined investment style, with a strong emphasis on providing downside protection to build wealth.

We are proud of our history and reputation for providing quality investment products to help you build wealth and protect your financial security.

¹ Source: Office of the Superintendent of Financial Institutions (OSFI) and company annual reports, based on general and segregated fund assets. As of June 2012.

² As at June 29, 2012

The information in this document is for general information purposes only and is not to be construed as providing legal, tax, financial or professional advice. The Empire Life Insurance Company assumes no responsibility for any reliance made on or misuse or omissions of the information contained in this document. Please seek professional advice before making any decision.

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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INP-0275-ENG-01/13

EMPIRE LIFE CLASS PLUS 2

Guaranteed retirement
income for life™





You live life on your own terms. Why should your retirement be any different? In today's world, income generation with maximum flexibility can influence one's retirement destiny. Class Plus 2 offers guaranteed retirement income for life¹ and our unique Automatic Income Resets and Retirement Income Privileges that adapt to your retirement lifestyle.

Before you retire

Investing in Empire Life Class Plus 2 before retirement lets you accumulate wealth and potentially increase your future guaranteed retirement income for life:

- You will receive a 5% Income Base Bonus every year you don't make a withdrawal²
- Every three years your Income Base could increase through automatic resets if the market value of your Class Plus 2 investment is greater than your Income Base.

When you are retired

Empire Life Class Plus 2 can give you guaranteed predictable income while also taking advantage of potential market growth:

- You can start receiving income as early as the year you turn age 55.
- You'll know exactly how much income you will receive, every year, for life no matter how long you live and regardless of how markets perform.¹
- Every three years your Income Base could increase through automatic resets if the market value of your Class Plus 2 investments is greater than your Income Base.
- With Automatic Income Resets, you are not tied to the same payout rate for life. Plus the resets are done automatically for you.

- With our unique Retirement Income Privileges, you can stop your payments at any time to suit your income needs, continue to be eligible for the Income Base Bonus, then resume your income, without penalty.

Other insurance benefits

Empire Life Class Plus 2 is an insurance contract and comes with other valuable benefits:

- Your net deposits are protected with maturity and death benefit guarantees.
- It may offer potential protection from creditors.
- In the event of your death, the value of your investments can bypass probate, provided you named a beneficiary.

HIGHLIGHTS

- Income is guaranteed for life¹
- Single and Joint Tiered Lifetime Withdrawal Amount options
- Income starting as early as the year you turn age 55
- Annual 5% Income Base Bonus²
- Death Benefit Guarantee, Income Base and Bonus Base reset every 3 years
- Available in non-registered, RRSP, TFSA and RRIF contracts³

¹ Provided there are no Excess Withdrawals.

² The Income Bases is credited in years that there are no withdrawals from Class Plus 2. It is a notional amount and has no cash value.

³ Joint Tiered Lifetime Withdrawal Amount option is available as a non-registered contract only.

Refer to the Class Plus 2 Information Folder for complete details.