

EMPIRE CLASS SEGREGATED FUNDS



One investment solution to meet your clients' needs.

Your clientele is so diverse. Between their various life stages, investment objectives, and risk tolerances, they need an investment solution that provides the most in growth, choice and flexibility.

Objective	Client Profile	Class Solution	Class Features that Appeal to Client
Accumulation	<ul style="list-style-type: none"> Working, raising family, saving for retirement Clients seeking growth but with protection 	Class B 75/100	<ul style="list-style-type: none"> Opportunity to grow investments with 21 funds 2 client initiated resets per year to take advantage of higher market values¹ 100% Death Benefit Guarantee² means protection for family
Estate Protection	<ul style="list-style-type: none"> Planning their estates Wants estate intact for beneficiaries or charity 	Class B 75/100	<ul style="list-style-type: none"> 100% Death Benefit Guarantee² means full estate protection
Capital Preservation	<ul style="list-style-type: none"> Conservative clients Age or life stage less important – risk tolerance is key feature 	Class C 100/100 ³	<ul style="list-style-type: none"> Highest level of protection in industry 100% Maturity Benefit Guarantee² and 100% Death Benefit Guarantee² mean full capital and estate protection

Empire Class highlights:

- **Flexibility:** 21 investment funds, a full range of asset classes, and up to 100% equity exposure
- **Choose from two levels of protection:** 75%/100% or 100%/100%
- **No fee resets:** 2 client-initiated resets a year to take advantage of higher market values
- **Insurance benefits:** Ability to designate beneficiary and potential for creditor protection
- **All-in-one fee:** Easy for clients to understand – no extra fees for resets or 100% Death Benefit

Empire Class segregated funds may fit your clients' varied investment objectives and life stages. Class provides investment choice and flexibility, combined with unique insurance benefits, resulting in a highly effective investment solution.

Talk to your Empire Life sales representative to find out more about Empire Class segregated funds.

Class Segregated Funds Summary

Fund Class ⁴	B	C
Benefit Guarantees		
Maturity Benefit Guarantee (% of net deposits)	75%	100%
Death Benefit Guarantee (% of net deposits)	100%	
Guarantee Basis	Policy Based	
Resets of Guarantees	2 client-initiated resets per calendar year	
Minimum Maturity Date	10 years	15 years ³
Maximum Issue/Deposit Date	December 31st of the year the Annuitant turns age 80	
Potential for creditor protection	Yes	
Successor annuitant or owner ⁵	Yes	
Minimum Initial Deposit per Fund Class		
Non-registered, TFSA and RSP	\$1,000	
RRIF	\$10,000	
Minimum Balance Per Fund	\$250	
Minimum Balance Per Fund Class	\$500	
Monthly Pre-Authorized Debit (PAD)	\$100 Per Fund in a Fund Class	
Switches ⁶	5 free switches per calendar year	
Minimum switch amount	\$250 Per Fund in a Fund Class	
Fund Class Availability	<ul style="list-style-type: none"> • Class B and C within the same contract • Class D and E (HNW versions) within the same contract 	
Withdrawals		
DSC Free withdrawal for non-registered contracts, TFSA & RRSP	10%	
DSC Free withdrawal limit for RRIF	20%	
Contracts		
Contract (Account) Types	<ul style="list-style-type: none"> • Client Name, Nominee Name and Intermediary Name 	
Contract Types	<ul style="list-style-type: none"> • RRSP (personal, Spousal or Common-law partner RRSP, LIRA, LRSP) • RRIF (personal, Spousal or Common-law partner RRIF, LIF, LRIF, PRIF, Restricted LIF (Federal Only)) • Non-registered • TFSA 	
Purchase Fee Options		
DSC, Low Load and Front-End	Yes	

¹Resets are permitted up to December 31st of the year the Annuitant turns 80. ²Benefit guarantees are based on the sum of the total deposits reduced proportionately for withdrawals. ³A minimum of 15 years to the maturity date is required to ensure net deposits are guaranteed at 100%. Deposits made in the 15 years prior to the maturity date are guaranteed at 75%. ⁴Fund Classes B and C also come in high net worth versions D and E with \$250,000 minimum initial deposit. Features of Fund Classes D and E may differ, please refer to the Empire Class Segregated Funds Information Folder for further details. ⁵Where legislation permits. ⁶Switching Funds to a different fee option is not permitted. Switches from Fund Class B or C are permitted. 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. 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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