

# DIVIDEND BALANCED FUND IN CLASS PLUS®

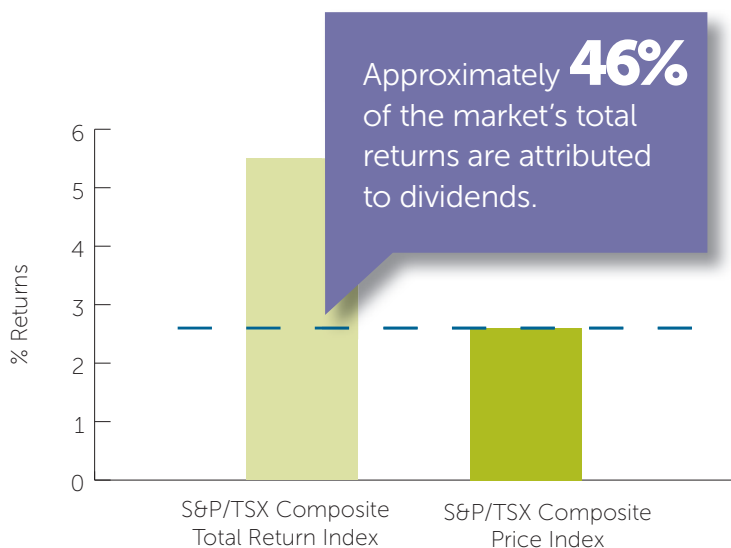
## Give your clients higher income potential at a lower price.

Class Plus gives your clients guaranteed retirement income for life and allows them to tap into the power of dividend-paying stocks through our Dividend Balanced Fund.

The target asset allocation of the **Dividend Balanced Fund** is **80% Empire Life Dividend Growth Fund**, which invests primarily in large-cap dividend-paying Canadian equities, and **20% Empire Life Bond Fund**, which invests in fixed income and money market investments.

## HIGHER INCOME POTENTIAL THROUGH DIVIDEND GROWTH...

Dividend-paying equities have proven to deliver higher returns with less volatility. They provide capital appreciation and yield to potentially generate long-term growth. That's growth that can lead to higher Class Plus guaranteed retirement income for life through triennial income base resets.



Source: Globe HySales, as of December 31, 2011

## ...AT A LOWER PRICE

Class Plus gives your clients the choice of 13 segregated funds with lower MERs.<sup>2</sup> In fact, the Dividend Balanced Fund has a competitive management fee<sup>3</sup> plus an annual Class Plus fee of 0.75%.

**Talk to your Empire Life Investments sales representative to find out more about the Dividend Balanced Fund and Class Plus.**

## CLASS PLUS: GUARANTEED RETIREMENT INCOME FOR LIFE®

Class Plus gives your clients the peace of mind that comes with knowing they can have guaranteed retirement income for life.\*

### CLASS PLUS HIGHLIGHTS:

- Lifetime 5% Income Base Bonus in **every** year no withdrawal is made
- 5% Income Base Bonus is not prorated
- Lifetime Withdrawal Amount available at age 65
- Low minimum investment - \$10,000
- High Net Worth Option - \$250,000
- 100% Death Benefit Guarantee; 75% Maturity Benefit Guarantee
- Death Benefit Guarantee<sup>1</sup>, Income Base, and Bonus Base automatically reset every 3 years
- 100% equity option: Empire Life Aggressive Growth Portfolio Fund
- Empire Life Dividend Balanced Fund and Empire Life Elite Balanced Fund - 80% equity exposure for more growth potential
- Excess Withdrawal Alert service to safeguard clients' guaranteed income
- Client-friendly DSC and Low-Load schedules
- Competitive MERs<sup>2</sup> and Annual Fund Fee rate (0.25% to 0.75%)

\* Making an excess withdrawal may decrease your guaranteed retirement income for life amount. Guaranteed retirement income for life can start as early as the year you turn 65

<sup>1</sup> Only resets until age 80

<sup>2</sup> 10 of the 11 Empire Life Funds originally offered within Class Plus have a lower MER than the Segregated Fund Category Median. Source Morningstar Canada, April 2011.

<sup>3</sup> Class G - 2.4%, Class H - 1.46%

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A description of the key features of the individual variable insurance contract is contained in the Information Folder for the product being considered. Subject to any applicable Death and Maturity Benefit Guarantee, **any part of the premium/deposit or other amount that is allocated to a Segregated Fund is invested at the risk of the Plan/Contract Owner and may increase or decrease in value** according to the fluctuations in the market value of the assets of the Segregated Fund.

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