

Empire Class Segregated Funds

Class Segregated Funds (Class B, C, D, E) are closed to new policies as of October 31, 2014.

Fund Class	High Net Worth			
	B	C	D	E
Benefit Guarantees				
Maturity Benefit Guarantee (% of net deposits)	75%	100% ¹	75%	100% ¹
Death Benefit Guarantee (% of net deposits)	100%	100%	100%	100%
Guarantee basis	Policy based			
Guarantee resets	2 client initiated resets per calendar year, up to December 31 of the year the Annuitant turns age 80			
Minimum maturity date	10 years	15 years ¹	10 years	15 years ¹
Maximum deposit age	December 31 of the year the Annuitant turns age 80			
Minimum deposits per Fund Class				
Minimum balance per Fund	\$250			
Minimum balance per Fund Class	\$500	\$500	\$250,000	\$250,000
Monthly pre-authorized debit (PAD)	\$100 per Fund in a Fund Class			
Switches ²	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 • No other fund class combinations available 			
Withdrawals				
DSC free withdrawal limit for non-registered, TFSA and RSP	10%	10%	N/A	N/A
DSC free withdrawal limit for RRIF	20%	20%	N/A	N/A
Contracts				
Contract (account) types	<ul style="list-style-type: none"> • Client Name, Nominee Name and Intermediary Name 			
Registration 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 options				
Investment options	<ul style="list-style-type: none"> • 21 segregated funds 			
Back-end load options				
Deferred sales charge (DSC) – 5% declining over 5 years	Yes	Yes		
Low load – 2% declining over 2 years	Yes	Yes		
Front-end load options – negotiable 0%-5%	Yes	Yes	Yes	Yes

¹ A 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%

² Switching Funds to a different fee option is not permitted. Switches from Fund Class C to Fund Class B or Fund Class E to Fund Class D are 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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