



INVESTMENT PRODUCT OVERVIEW

Contents

Product Specifications:

Guaranteed Investment Funds (GIF)	1
Class Plus 3.0	2
Guaranteed Interest Contract (GIC)	3
Option Plus Group RSP	4
Single Premium Immediate Annuities.....	5

Fund Information:

Commissions and Trailers	6
Purchase Fee Options	8
Fund Objectives.....	9
Fees	11
Fund Codes	15

FOR ADVISOR USE ONLY

Insurance & Investments
Simple. Fast. Easy.®



Guaranteed Investment Funds (GIF)

Product Summary*			
Series	75/75 (Class K, U)	75/100 (Class L, V)	100/100 (Class M, W)
Benefit guarantees			
Maturity benefit guarantee	75% of deposits		If more than 15 years until maturity – 100% of deposits. If less than 15 years until maturity – 75% of deposits.
Maturity benefit guarantee resets	n/a		2 client-initiated resets per calendar year, provided there is at least 15 years to the maturity date, up to age 90
Death benefit guarantee	75% of deposits	100% of deposits	
Death benefit guarantee resets	Automatic annual resets on policy anniversary date until age 80. Final reset occurs on the annuitant's 80th birthday.		
Effect of withdrawals on guarantees	Adjusted proportionally for withdrawals		
GIF Insurance Fee	<ul style="list-style-type: none"> The MER includes an insurance fee that is charged for the guarantee. Insurance Fees are calculated and collected daily through the fund's Net Asset Value (NAV) 		
GIF Preferred Pricing ¹	<ul style="list-style-type: none"> Eligible assets: GIF contracts only – all GIF funds excluding Money Market Annual Management Fee Credit Rate automatically applied at each tier: <ul style="list-style-type: none"> 0.25% for \$500,000 - \$999,999.99 0.50% for \$1,000,000+ At the end of each month, a credit is automatically applied to buy additional fund units Householding of family members at the same address available upon request 		
Policy maturity	December 31 of the year the annuitant is 100		December 31 of the year the annuitant is 105
Maturity date	Same as policy maturity		Minimum of 15 years after the initial deposit
Maximum issue age	90 ³	80 ³	
Maximum deposit age	90 ³		
Deposits			
Minimum initial deposit	\$1,000 or \$10,000 for RRIF		
Maximum	Deposits of \$1,000,000 or more require approval from Empire Life before the deposit		
Monthly pre-authorized debit (PAD)	\$50 per fund		
Switches² and Withdrawals			
Minimum amount	\$250 per fund		
DSC/LL-free & NL chargeback ⁴ free: non-registered, RRSP, TFSA	10%		
DSC/LL-free & NL chargeback ⁴ free: RRIF	20%		
Contracts			
Contract (account) types	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 		
Submission	Available in Fast & Full Investment App – Client name only		
Purchase fee options	<ul style="list-style-type: none"> Front-end, Low-Load, No Load, DSC⁵ (Class K, L, M) F-Class/Fee For Service (Class U, V, W) – Nominee name only The following purchase fee combinations are permitted within the same contract: (1) FE, NL and DSC; or, (2) NL and LL. No other purchase fee combinations are allowed. 		
Investment options	Diversified investment choices ranging from fixed income up to 100% equity, including our tactically managed Emblem GIF Portfolios		
Investment manager	The Empire Life Insurance Company & Empire Life Investments Inc.		

¹The GIF Preferred Pricing Program may be cancelled at any time without notice. ²Switching funds to a different purchase fee option is not permitted. ³Maximum issue and deposit ages are December 31st of the year the Annuitant turns that age. ⁴Chargebacks are calculated at a fund level on a first in, first out basis (matured units and free units will be considered withdrawn first). See the Empire Life Commission Schedule for details. ⁵Deposits to the GIF contract under the DSC option are not permitted after December 31st of the year the annuitant turns 80 years old. * 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.**

Class Plus 3.0: Guaranteed Retirement Income for Life

Product Summary*

Purchase fee options	<ul style="list-style-type: none"> • Front-end, Low-load, No Load, DSC (Class R) • F-Class/Fee For Service (Class S) - Nominee name only 																											
Benefit Guarantees																												
Death and maturity benefit guarantees	Greater of market value or 75% of deposits, adjusted proportionately for withdrawal																											
Lifetime Withdrawal Amount¹ (LWA)	<p>LWA payable is based on the Annuitant's age and the applicable percentage of the Income Base as shown below:</p> <table border="1"> <tr> <td>age 55: 2.85%</td> <td>age 64: 3.75%</td> <td>age 73: 4.50%</td> </tr> <tr> <td>age 56: 2.95%</td> <td>age 65: 4.00%</td> <td>age 74: 4.65%</td> </tr> <tr> <td>age 57: 3.05%</td> <td>age 66: 4.05%</td> <td>age 75: 4.90%</td> </tr> <tr> <td>age 58: 3.15%</td> <td>age 67: 4.10%</td> <td>age 76: 5.00%</td> </tr> <tr> <td>age 59: 3.25%</td> <td>age 68: 4.15%</td> <td>age 77: 5.05%</td> </tr> <tr> <td>age 60: 3.35%</td> <td>age 69: 4.20%</td> <td>age 78: 5.10%</td> </tr> <tr> <td>age 61: 3.45%</td> <td>age 70: 4.30%</td> <td>age 79: 5.20%</td> </tr> <tr> <td>age 62: 3.55%</td> <td>age 71: 4.35%</td> <td>age 80+: 5.25%</td> </tr> <tr> <td>age 63: 3.65%</td> <td>age 72: 4.40%</td> <td></td> </tr> </table>	age 55: 2.85%	age 64: 3.75%	age 73: 4.50%	age 56: 2.95%	age 65: 4.00%	age 74: 4.65%	age 57: 3.05%	age 66: 4.05%	age 75: 4.90%	age 58: 3.15%	age 67: 4.10%	age 76: 5.00%	age 59: 3.25%	age 68: 4.15%	age 77: 5.05%	age 60: 3.35%	age 69: 4.20%	age 78: 5.10%	age 61: 3.45%	age 70: 4.30%	age 79: 5.20%	age 62: 3.55%	age 71: 4.35%	age 80+: 5.25%	age 63: 3.65%	age 72: 4.40%	
age 55: 2.85%	age 64: 3.75%	age 73: 4.50%																										
age 56: 2.95%	age 65: 4.00%	age 74: 4.65%																										
age 57: 3.05%	age 66: 4.05%	age 75: 4.90%																										
age 58: 3.15%	age 67: 4.10%	age 76: 5.00%																										
age 59: 3.25%	age 68: 4.15%	age 77: 5.05%																										
age 60: 3.35%	age 69: 4.20%	age 78: 5.10%																										
age 61: 3.45%	age 70: 4.30%	age 79: 5.20%																										
age 62: 3.55%	age 71: 4.35%	age 80+: 5.25%																										
age 63: 3.65%	age 72: 4.40%																											
Income Base Bonus²	<ul style="list-style-type: none"> • 4% annually • Applied first 20 calendar years of the contract for each year there are no withdrawals 																											
Annual Automatic Income Resets	<ul style="list-style-type: none"> • Percentage of Income Base payable automatically increases every year from ages 55-80 • Clients always receive the greater of a) their current LWA and b) their LWA for that year which is calculated based on the current Income Base and LWA% for their age 																											
Resets of Benefit Guarantees	<ul style="list-style-type: none"> • Death Benefit Guarantee³ and Income Base reset automatically every 3 years • Final automatic reset of the Death Benefit Guarantee is on the Annuitant's 80th birthday 																											
Maturity date/policy date	December 31st of year the Annuitant turns age 120																											
Maximum issue/deposit age	December 31st of year the Annuitant turns 80																											
Minimal Initial Deposit																												
Non-registered, RRSP, RRIF, TFSA	\$10,000																											
Minimum balance per fund	\$250																											
Minimum balance requirement	\$500																											
Monthly pre-authorized debit (PAD)	\$100 Per Fund																											
Switches⁴ and withdrawals⁵																												
Minimum	\$250 Per Fund																											
DSC/LL-free: non-registered, RRSP, TFSA	10%																											
DSC/LL-free: RRIF	20%																											
Excess Withdrawal Alert	Our Excess Withdrawal Alert service safeguards clients' income																											
Contracts																												
Contract (account) types	Client Name, Nominee Name and Intermediary Name																											
Contracts 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 																											
Submission	Available in Fast & Full Investment App – Client name only																											
Class Plus Fee	<ul style="list-style-type: none"> • Class Plus Fee is in addition to the underlying fund MER • Collected monthly from each fund 																											
Investment options	Diversified investment choices ranging from fixed income up to 80% equity, including our tactically managed Emblem GIF Portfolios																											
Investment manager	Empire Life Investments Inc.																											

¹ Please refer to the Class Plus 3.0 Information Folder for full details. ² Income Base Bonus is a notional amount added to the Income Base at the end of each calendar year, for the first 20 calendar years of the contract, if no withdrawals are made for that year. ³ Up to and including the Annuitant's 80th birthday. ⁴ Switching funds to a different purchase fee option is not permitted. ⁵ Amounts that exceed the current LWA will result in an Income Base Downward Adjustment. * 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.

Guaranteed Interest Contract (GIC)

Product Summary	
Investment options	Choose from three different GIC options within one contract, per registration type ¹
Registration types	Non-registered, TFSA, RRSP, spousal RRSP, LIRA, LRSP, RLSP, RRIF, PRIF, LIF, LRIF, RLIF ¹
Contract (account) options	<ul style="list-style-type: none"> Client name Nominee name²
Deposit terms	<p>Compound Interest Option (cashable)</p> <ul style="list-style-type: none"> 30, 90, 180 days 1-10 years, including half-year terms 3 year and 5 year laddered terms – upon renewal, laddered terms automatically reinvest to the term of the ladder (e.g. each investment term of a 3 year ladder is reinvested in a 3 year term) <p>Simple Interest Option (cashable)</p> <ul style="list-style-type: none"> 1-10 years, including half-year terms <p>Daily Interest Option (cashable)</p>
Maximum client issue age	<p>The maximum issue ages are December 31st of the year the Annuitant turns:</p> <ul style="list-style-type: none"> Non-registered, TFSA, RRIF, PRIF, LIF, LRIF, RLIF: age 95 RRSP, spousal RRSP, LIRA, LRSP, RLSP: age 71
Maximum age for deposit maturity	<p>The maximum age a term cannot exceed is December 31 of the year the annuitant turns:</p> <ul style="list-style-type: none"> Non-registered, TFSA, RRIF, PRIF, LIF, LRIF, RLIF: age 100 RRSP, spousal RRSP, LIRA, LRSP, RLSP: age 71 (unless converted to a RRIF/LIF)
Minimum investment	<p>Compound Interest Option</p> <p>Savings – \$1,000 per contract, \$500 per term Income – \$10,000 per contract, \$500 per term</p> <p>Simple Interest Option</p> <p>Savings – \$1,000 per contract, \$500 per term Income – \$10,000 per contract, \$500 per term</p> <p>Daily Interest Option</p> <p>Savings – \$250 lump sum, \$50 monthly PAD Income – \$10,000</p>
Scheduled payment options	<ul style="list-style-type: none"> Non-registered, TFSA: interest only RRSP, spousal RRSP, LIRA, LRSP, RLSP: not available RRIF, PRIF, LIF, LRIF, RLIF: minimum, maximum (LIF, LRIF and RLIF only), level
Scheduled payment frequency	Simple Interest Option – clients can choose to have the interest paid to them, or to the Daily Interest Option on a monthly, quarterly, semi-annual or annual basis
Withdrawal charges	<p>Withdrawals prior to maturity will be subject to a Market Value Adjustment except for the following:</p> <ul style="list-style-type: none"> Systematic withdrawals to pay RRIF, PRIF, LIF, LRIF, RLIF minimum
Withdrawal order	Contracts redeemed based on purchase date – oldest first, newest last
Tax withholding options	<ul style="list-style-type: none"> Levelized minimum – levels out the amount of tax that is applied to each scheduled income payment Client-specified rate – client selects a tax rate from 0-100% (subject to government prescribed amounts)
Interest rate banding	<p>Applied at the contract level</p> <ul style="list-style-type: none"> Band 1: \$0 to \$49,999 – basic rate Band 2: \$50,000 to \$99,999 – basic rate + 0.125% Band 3: \$100,000 and up – basic rate + 0.250%
Rate guarantees	Rates guaranteed if paperwork received by Empire Life within 2 days and funds received within 45 days
Payment options	One time PAD, cheque, transfer from another institution
Commissions	<p>Fundserv-enabled dealer: 0.54% per 1 year term, max 5.40%</p> <p>Paper-Based Advisor: 0.25% per one year term, max 2.5%</p>

¹The Simple Interest Option is not available as a registered contract. ² Nominee name is not available on non-registered contracts.

Option Plus Group RSP

Product Summary	
Series	Class A
Benefit guarantees	
Segregated fund guarantees	<p>At death</p> <ul style="list-style-type: none"> 100% of net deposits up to the anniversary date nearest the Annuitant's 65th birthday plus 75% of net deposits made thereafter <p>At maturity</p> <ul style="list-style-type: none"> 75% of net deposits
Guarantee resets	Two optional resets of maturity and death benefit guarantees in any policy year. At least 10 years to the maturity date of the employee's certificate must remain, or a request to extend the maturity date must be submitted, providing the plan permits.
Maturity date	A minimum of 10 years from the issue date and prior to the end of the year in which the Annuitant attains the maximum age prescribed for the maturity of an RRSP under the <i>Income Tax Act</i> (Canada).
Maximum age to deposit	As prescribed under the <i>Income Tax Act</i> (Canada)
Minimum initial deposit	
Minimum deposits	<ul style="list-style-type: none"> Regular plans: Combined employer and/or member contribution is \$30 Minimum annual plan deposits: \$10,000
Internal transfer features	<ul style="list-style-type: none"> Dollar cost averaging transfers from Money Market to another Fund or TIO – no charge. Minimum \$250. Dollar cost averaging transfers from a TIO to a Segregated Fund – no early withdrawal fees. Minimum \$250. Minimum transfer amount into or out of a Segregated Fund or TIO is \$250. If the value left in the Segregated Fund or TIO is less than \$250, the total value must be transferred. Minimum transfers into or out of a GIO are \$500 and \$250 respectively
Withdrawals	
Minimum withdrawal	<ul style="list-style-type: none"> \$250 If the value left in the Segregated Fund or TIO is less than \$250, the total value must be withdrawn
Surrender charges	A Market Value Adjustment may be charged for GIO withdrawals prior to the end of the investment term.
Free surrenders	4 free partial withdrawals in any consecutive 12-month period; \$50 charge thereafter
Minimum automatic partial surrenders	<ul style="list-style-type: none"> \$250 per withdrawal Monthly, quarterly, semi-annual or annual basis
Interest rates	
Interest rate guarantees	For amounts > \$1,000 better of guaranteed rate or current rate when funds are received within 45 days
Interest rate banding	\$0 - \$49,999 basic rate + 0.125% \$50,000 - \$99,999 basic rate + 0.250% \$100,000 and up basic rate + 0.375%
Investment options	
Interest options	Treasury Interest Option, Guaranteed Interest Option
Income Funds	Bond Fund, Income Fund, Money Market Fund
Balanced Funds	Asset Allocation Fund, Balanced Fund, Global Balanced Fund
Canadian Equity Funds	Canadian Equity Fund, Dividend Growth Fund, Elite Equity Fund, Small Cap Equity Fund
U.S. & International Equity Funds	American Value Fund, International Equity Fund, U.S. Equity Index Fund
Global Equity Funds	Global Dividend Growth Fund, Global Equity Fund, Global Smaller Companies Fund
Portfolio Funds¹	Conservative Portfolio Fund, Balanced Portfolio Fund, Moderate Growth Portfolio Fund, Growth Portfolio Fund, Aggressive Growth Portfolio Fund
Investment Manager	Empire Life Investments Inc.

¹ Empire Life Portfolios Funds currently invest in units of other Empire Life Segregated Funds.

Single Premium Immediate Annuities

Key Features

Annuity options	<ul style="list-style-type: none"> • Single Life with or without a guaranteed period • Term Certain (Minimum 10 year guarantee period) • Joint and last survivor with or without a guaranteed period 								
Minimum initial deposit	<ul style="list-style-type: none"> • \$7,500 • \$2,500 for internal transfers 								
Maximum deposit	\$1,000,000 per annuitant								
Issue age	Life Annuity: 35 - 85 (Maximum age for a Life Annuity with no guarantee period is age 75) Term Certain: 18 - 80								
Payment options	<ul style="list-style-type: none"> • Monthly • Quarterly • Semi-annual • Annual <p>Made directly to client's bank account</p>								
Taxation	<ul style="list-style-type: none"> • Prescribed – non-registered annuities spread the taxable portion of the income evenly throughout the lifetime of the annuity • Registered – all income received is taxable 								
Surrender charges	Annuities are non-commutable and cannot be surrendered for value								
Interest rate guarantees	For amounts > \$7,500 received within 45 days								
Commissions	<table border="0"> <tr> <td>For terms of 10 years or more:</td> <td></td> </tr> <tr> <td>First \$100,000 of cumulative premiums</td> <td>2.25%</td> </tr> <tr> <td>Next \$100,000 of cumulative premiums</td> <td>1.50%</td> </tr> <tr> <td>Excess over \$200,000 of cumulative premiums</td> <td>0.75%</td> </tr> </table>	For terms of 10 years or more:		First \$100,000 of cumulative premiums	2.25%	Next \$100,000 of cumulative premiums	1.50%	Excess over \$200,000 of cumulative premiums	0.75%
For terms of 10 years or more:									
First \$100,000 of cumulative premiums	2.25%								
Next \$100,000 of cumulative premiums	1.50%								
Excess over \$200,000 of cumulative premiums	0.75%								

Commissions and Trailers – DSC, Low Load, Front-End, F-Class

Purchase fee option	Deposit commission	Annual Trailers				
		Fund	Class Plus 3.0		GIF Contracts	
			%	Upon expiry	%	Upon expiry
DSC*: 7 years	5.00%	Money Market	0.15%	N/A	0.15%	0.25%
		Bond	0.25%		0.25%	0.50%
		Balanced/Equity	0.50%		0.50%	1.00%
		Emblem Diversified Income	0.375%		0.375%	0.75%
		Emblem Conservative	0.50%		0.50%	1.00%
		Emblem Balanced	0.50%		0.50%	1.10%
		Emblem Moderate Growth	0.50%		0.50%	1.25%
		Emblem Growth	0.50%		0.50%	1.25%
		Emblem Aggressive Growth	N/A		0.50%	1.25%
		Emblem Global Conservative	0.50%		0.50%	1.00%
		Emblem Global Balanced	0.50%		0.50%	1.10%
		Emblem Global Moderate Growth	0.50%		0.50%	1.25%
		Emblem Global Aggressive Growth	N/A		0.50%	1.25%
Multi-Strategy GIF Portfolios	N/A	0.50%	1.00%			
Low-load: 3 years	2.50%	Money Market	0.175%	N/A	0.15%	0.25%
		Bond	0.35%		0.25%	0.50%
		Balanced/Equity	0.70%		0.50%	1.00%
		Emblem Diversified Income	0.50%		0.375%	0.75%
		Emblem Conservative	0.70%		0.50%	1.00%
		Emblem Balanced	0.75%		0.50%	1.10%
		Emblem Moderate Growth	0.80%		0.50%	1.25%
		Emblem Growth	0.80%		0.50%	1.25%
		Emblem Aggressive Growth	N/A		0.50%	1.25%
		Emblem Global Conservative	0.70%		0.50%	1.00%
		Emblem Global Balanced	0.75%		0.50%	1.10%
		Emblem Global Moderate Growth	0.80%		0.50%	1.25%
		Emblem Global Aggressive Growth	N/A		0.50%	1.25%
Multi-Strategy GIF Portfolios	N/A	0.50%	1.00%			
Front-end load	0% - 5.00%	Money Market	0.25%	N/A	0.25%	N/A
		Bond	0.50%		0.50%	
		Balanced/Equity	1.00%		1.00%	
		Emblem Diversified Income	0.75%		0.75%	
		Emblem Conservative	1.00%		1.00%	
		Emblem Balanced	1.10%		1.10%	
		Emblem Moderate Growth	1.25%		1.25%	
		Emblem Growth	1.25%		1.25%	
		Emblem Aggressive Growth	N/A		1.25%	
		Emblem Global Conservative	1.00%		1.00%	
		Emblem Global Balanced	1.10%		1.10%	
		Emblem Global Moderate Growth	1.25%		1.25%	
		Emblem Global Aggressive Growth	N/A		1.25%	
Multi-Strategy GIF Portfolios	N/A	1.00%				
F-Class		N/A				

*Deposits to the GIF contract under the DSC option are not permitted after December 31st of the year the annuitant turns 80 years old.

Commissions and Trailers – No Load

GIF					
Purchase fee option	Deposit commission	Annual Trailers			
		Fund Type	1-12 Months	13-48 Months	49+ months
No Load	3.50%	Money Market	0.00%	0.15%	0.25%
		Bond	0.00%	0.25%	0.50%
		Balanced/Equity	0.00%	0.50%	1.00%
		Emblem Diversified Income GIF	0.00%	0.375%	0.75%
		Emblem Conservative GIF	0.00%	0.50%	1.00%
		Emblem Global Conservative GIF	0.00%	0.50%	1.00%
		Emblem Balanced GIF	0.00%	0.50%	1.10%
		Emblem Global Balanced GIF	0.00%	0.50%	1.10%
		Emblem Moderate Growth GIF	0.00%	0.50%	1.25%
		Emblem Global Moderate Growth GIF	0.00%	0.50%	1.25%
		Emblem Growth GIF	0.00%	0.50%	1.25%
		Emblem Aggressive Growth GIF	0.00%	0.50%	1.25%
		Emblem Global Aggressive Growth GIF	0.00%	0.50%	1.25%
		Multi-Strategy GIF Portfolios	0.00%	0.50%	1.00%

Class Plus 3.0				
Purchase fee option	Deposit commission	Annual Trailers		
		Fund Type	1-12 Months	13+ Months
No Load	3.50%	Money Market	0.00%	0.175%
		Bond	0.00%	0.35%
		Balanced/Equity	0.00%	0.70%
		Emblem Diversified Income GIF	0.00%	0.50%
		Emblem Conservative GIF	0.00%	0.70%
		Emblem Global Conservative GIF	0.00%	0.70%
		Emblem Balanced GIF	0.00%	0.75%
		Emblem Global Balanced GIF	0.00%	0.75%
		Emblem Moderate Growth GIF	0.00%	0.80%
		Emblem Global Moderate Growth GIF	0.00%	0.80%
		Emblem Growth GIF	0.00%	0.80%

Purchase Fee Options for GIF and Class Plus 3.0

Load options	FE, LL, NL, DSC & F-Class LL or F-Class cannot be held in the same contract as FE and/or DSC		
Sales charges	Number of complete years from date of deposit	LL	DSC
	Less than 1 year	3.0%	5.5%
	1 year	2.5%	5.0%
	2 years	2.0%	5.0%
	3 years	0.0%	4.0%
	4 years	0.0%	4.0%
	5 years	0.0%	3.0%
	6 years	0.0%	2.0%
	7 years or more	0.0%	0.0%

No Load Advisor Chargeback Schedule*

Number of months from date of deposit	Deposit Commission Chargeback	Number of months from date of deposit	Deposit Commission Chargeback
1 to 12	100%	25	48%
13	96%	26	44%
14	92%	27	40%
15	88%	28	36%
16	84%	29	32%
17	80%	30	28%
18	76%	31	24%
19	72%	32	20%
20	68%	33	16%
21	64%	34	12%
22	60%	35	8%
23	56%	36	4%
24	52%	37 and more	0%

*Switches between No Load funds transfer ALL free units from the previous fund over to the new fund (free units are NOT moved over proportionately).

Chargebacks are calculated at a fund level on a first in, first out basis (matured units and free units will be considered withdrawn first). Chargeback free withdrawals of up to 10% are allowed each year on savings plans and 20% on income plans. See the Empire Life Commission Schedule for details.

Fund Objectives and Investment Guidelines for GIF and Class Plus 3.0

Fund Objectives	
Income	
Money Market GIF	Preservation of capital and liquidity with short-term interest income
Bond GIF	Stable long-term growth combining interest income and preservation of capital
Strategic Corporate Bond GIF	Income and some long-term capital growth through fixed income securities with an emphasis on corporate and other higher yielding fixed income securities
Short Term High Income GIF	Generate income, with the potential for capital gains, by investing primarily in fixed income securities with an emphasis on short term, higher-yielding corporate bonds.
Balanced	
Asset Allocation GIF	Long-term growth by actively managing the asset mix of cash, fixed income and equity
Balanced GIF	Stable long-term growth by balancing capital appreciation and preservation of capital
Dividend Balanced GIF	Long-term growth through a balance of dividend paying Canadian companies and moderate capital appreciation, while still paying some income
Elite Balanced GIF	Long-term growth through primarily large cap companies, while still providing some income
Global Asset Allocation GIF	Long-term growth by actively managing the asset mix of cash, fixed income and equity of a globally diversified portfolio
Global Balanced GIF	Long-term growth by balancing capital appreciation and income
Income GIF	High level of interest income and modest capital gains
Monthly Income GIF	Consistent level of income through a balance of income-oriented Canadian equity and fixed income securities
Canadian Equity	
Canadian Equity GIF	Long-term growth through capital appreciation by investing mainly in Canadian corporations with mid to large market capitalization
Dividend Growth GIF	Long-term growth through dividend income and moderate capital appreciation
Elite Equity GIF	Long-term growth through capital appreciation by investing mainly in Canadian large market stocks
Small Cap Equity GIF	Long-term growth through capital appreciation by investing mainly in small to mid market stocks
Multi-Strategy Canadian Equity GIF	Long-term growth through capital appreciation by investing mainly in equity securities of Canadian corporations.
U.S, Global and International	
American Value GIF	Long-term growth through capital appreciation by investing in U.S. stocks with mainly mid to large market capitalization
Global Equity GIF	Long-term growth through capital appreciation by investing in global/U.S. stocks
Global Smaller Companies GIF	Long-term growth through capital appreciation by investing in global equities of small to mid market capitalization companies
International Equity GIF	Long-term growth through capital appreciation by investing in non-U.S. stocks
Global Dividend Growth GIF	Long-term capital growth through a balance of above average dividend income and moderate capital appreciation of equity investments in stocks of companies with primarily mid to large market capitalization from around the world.
Multi-Strategy U.S. Equity GIF	Long-term growth through capital appreciation by investing mainly in equity securities of U.S. corporations
Multi-Strategy Global Equity GIF	Long-term growth through capital appreciation by investing mainly in equity securities of corporations located anywhere around the world.
Multi-Strategy Global Growth GIF	Long-term growth through capital appreciation by investing mainly in equity securities of corporations located anywhere around the world
Global Sustainable Equity GIF	Long-term capital growth by investing primarily in global equity securities

Fund Objectives		Target Asset Mix ²	
		Fixed Income	Equities
Emblem GIF Portfolios			
Diversified Income¹	Current income and some long-term growth with reduced volatility through a diversified portfolio of fixed income and equity securities	80%	20%
Conservative¹	Long-term growth with income with reduced volatility through a diversified portfolio of fixed income and equity securities	65%	35%
Balanced¹	Long-term growth with reduced volatility through a diversified portfolio of equity and fixed income securities	50%	50%
Moderate Growth¹	Long-term growth with reduced volatility through a diversified portfolio of equity and fixed income securities	35%	65%
Growth¹	Long-term growth with reduced volatility through a diversified portfolio of equity and fixed income securities	20%	80%
Aggressive Growth¹	Long-term growth with reduced volatility through a diversified portfolio of equity securities	0%	100%
Global Conservative	Long-term growth with income with reduced volatility through a diversified portfolio of fixed income and global equity securities	70%	30%
Global Balanced	Long-term growth with reduced volatility through a diversified portfolio of global equity and fixed income securities	50%	50%
Global Moderate Growth	Long-term growth with reduced volatility through a diversified portfolio of global equity and fixed income securities	30%	70%
Global Aggressive Growth	Long-term growth with reduced volatility through a diversified portfolio of global equity securities	0%	100%
Multi-Strategy GIF Portfolios			
Global Conservative	Earn income and provide long-term capital growth by investing primarily in fixed income securities and in global equity securities	70%	30%
Global Balanced	Balance between long-term capital growth and earning income by investing primarily in global equity securities and fixed income securities	50%	50%
Global Growth Balanced	Balance between long-term capital growth and income by investing primarily in global equity securities and fixed income securities	40%	60%
Global Moderate Growth	Long-term capital growth and earn income by investing primarily in global equity securities and fixed income securities	30%	70%

¹ Portfolio invests primarily in units of the Empire Life Emblem Mutual Funds.

² Target asset mix includes Canadian equity, U.S. equity and international equity. Fixed income and equity portion may be 100% in one geographic area.

Fees for GIF and Class Plus 3.0¹

Series	75/75						75/100					
Class	K			U			L			V		
Purchase Fee Option	FE, LL, NL, DSC			F-Class (Nominee name)			FE, LL, NL, DSC			F-Class (Nominee name)		
Fees	Insurance Fee	Management Fee	MER ³	Insurance Fee	Management Fee	MER ³	Insurance Fee	Management Fee	MER ³	Insurance Fee	Management Fee	MER ³
Income												
Money Market GIF	0.00%	1.00%	1.13%	0.00%	0.80%	0.92%	0.10%	1.00%	1.25%	0.10%	0.80%	0.98%
Bond GIF	0.03%	1.80%	2.07%	0.03%	1.30%	1.53%	0.25%	1.80%	2.29%	0.25%	1.30%	1.74%
Strategic Corp Bond GIF	0.10%	1.90%	2.23%	0.10%	1.40%	1.71%	0.35%	1.90%	2.48%	0.35%	1.40%	1.95%
Short Term High Income GIF	0.10%	1.90%	2.19%	0.10%	1.40%	1.64%	0.35%	1.90%	2.34%	0.35%	1.40%	1.87%
Balanced												
Asset Allocation GIF	0.10%	2.20%	2.56%	0.10%	1.20%	1.46%	0.60%	2.20%	3.05%	0.60%	1.20%	1.97%
Balanced GIF	0.10%	2.10%	2.46%	0.10%	1.10%	1.37%	0.50%	2.10%	2.84%	0.50%	1.10%	1.78%
Dividend Balanced GIF	0.10%	2.20%	2.56%	0.10%	1.20%	1.47%	0.60%	2.20%	3.04%	0.60%	1.20%	1.97%
Elite Balanced GIF	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Global Balanced GIF	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Income GIF	0.05%	2.05%	2.34%	0.05%	1.05%	1.26%	0.35%	2.05%	2.64%	0.35%	1.05%	1.55%
Monthly Income GIF	0.10%	2.10%	2.46%	0.10%	1.10%	1.40%	0.50%	2.10%	2.87%	0.50%	1.10%	1.81%
Canadian Equity												
Canadian Equity GIF	0.20%	2.25%	2.71%	0.20%	1.25%	1.64%	0.75%	2.25%	3.29%	0.75%	1.25%	2.19%
Dividend Growth GIF	0.10%	2.25%	2.59%	0.10%	1.25%	1.53%	0.60%	2.25%	3.12%	0.60%	1.25%	2.03%
Elite Equity GIF	0.20%	2.30%	2.78%	0.20%	1.30%	1.66%	0.75%	2.30%	3.34%	0.75%	1.30%	2.22%
Small Cap Equity GIF	0.25%	2.35%	2.91%	0.25%	1.35%	1.79%	0.75%	2.35%	3.38%	0.75%	1.35%	2.29%
Multi-Strategy Canadian Equity GIF	0.20%	2.25%	2.78%	0.20%	1.25%	1.67%	0.75%	2.25%	3.33%	0.75%	1.25%	2.21%
U.S, Global and International												
Global Asset Allocation GIF	0.10%	2.30%	2.66%	0.10%	1.30%	1.59%	0.60%	2.30%	3.18%	0.60%	1.30%	2.11%
American Value GIF	0.25%	2.30%	2.81%	0.25%	1.30%	1.72%	0.75%	2.30%	3.44%	0.75%	1.30%	2.22%
Global Equity GIF	0.25%	2.35%	2.88%	0.25%	1.35%	1.78%	0.75%	2.35%	3.37%	0.75%	1.35%	2.28%
International Equity GIF	0.25%	2.45%	3.02%	0.25%	1.45%	1.92%	0.75%	2.45%	3.52%	0.75%	1.45%	2.42%
Global Smaller Companies GIF	0.25%	2.35%	2.84%	0.25%	1.35%	1.79%	0.75%	2.35%	3.34%	0.75%	1.35%	2.21%
Global Dividend Growth GIF	0.25%	2.35%	2.80%	0.25%	1.35%	1.82%	0.75%	2.35%	3.38%	0.75%	1.35%	2.33%
Multi-Strategy U.S. Equity GIF	0.25%	2.30%	2.90%	0.25%	1.30%	1.76%	0.75%	2.30%	3.37%	0.75%	1.30%	2.26%

¹ As at December 31, 2021. ² Estimated MERs. ³ The insurance fee is included within the MER. Refer to the Information Folder for details about the MER and the insurance fee.

Fees for GIF and Class Plus 3.0¹

Series	75/75						75/100					
Class	K			U			L			V		
Purchase Fee Option	FE, LL, NL, DSC			F-Class (Nominee name)			FE, LL, NL, DSC			F-Class (Nominee name)		
Fees	Insurance Fee	Management Fee	MER ³	Insurance Fee	Management Fee	MER ³	Insurance Fee	Management Fee	MER ³	Insurance Fee	Management Fee	MER ³
U.S, Global and International												
Multi-Strategy Global Equity GIF	0.25%	2.35%	2.79%	0.25%	1.35%	1.77%	0.75%	2.35%	3.38%	0.75%	1.35%	2.27%
Multi-Strategy Global Growth GIF ²	0.25%	2.35%	2.97%	0.25%	1.35%	1.84%	0.75%	2.35%	3.40%	0.75%	1.35%	2.33%
Global Sustainable Equity GIF ²	0.25%	2.35%	2.97%	0.25%	1.35%	1.82%	0.75%	2.35%	3.43%	0.75%	1.35%	2.32%
Emblem GIF Portfolios												
Diversified Income	0.05%	2.05%	2.39%	0.05%	1.05%	1.31%	0.35%	2.05%	2.68%	0.35%	1.05%	1.60%
Conservative	0.05%	2.05%	2.37%	0.05%	1.05%	1.28%	0.35%	2.05%	2.66%	0.35%	1.05%	1.57%
Balanced	0.10%	2.10%	2.46%	0.10%	1.10%	1.37%	0.50%	2.10%	2.86%	0.50%	1.10%	1.77%
Moderate Growth	0.10%	2.15%	2.49%	0.10%	1.15%	1.42%	0.55%	2.15%	2.95%	0.55%	1.15%	1.88%
Growth	0.10%	2.20%	2.56%	0.10%	1.20%	1.47%	0.55%	2.20%	3.01%	0.55%	1.20%	1.93%
Aggressive Growth	0.20%	2.30%	2.82%	0.20%	1.30%	1.72%	0.75%	2.30%	3.39%	0.75%	1.30%	2.27%
Global Conservative	0.05%	2.10%	2.48%	0.05%	1.10%	1.37%	0.35%	2.10%	2.72%	0.35%	1.10%	1.65%
Global Balanced	0.10%	2.15%	2.53%	0.10%	1.15%	1.46%	0.50%	2.15%	2.96%	0.50%	1.15%	1.87%
Global Moderate Growth	0.10%	2.20%	2.56%	0.10%	1.20%	1.50%	0.55%	2.20%	3.05%	0.55%	1.20%	1.96%
Global Aggressive Growth	0.20%	2.35%	2.86%	0.20%	1.35%	1.75%	0.75%	2.35%	3.45%	0.75%	1.35%	2.30%
Multi-Strategy GIF Portfolios												
Multi-Strategy Global Conservative	0.05%	2.10%	2.39%	0.05%	1.10%	1.31%	0.35%	2.10%	2.77%	0.35%	1.10%	1.61%
Multi-Strategy Global Balanced	0.10%	2.15%	2.58%	0.10%	1.15%	1.45%	0.50%	2.15%	2.97%	0.50%	1.15%	1.85%
Multi-Strategy Global Growth Balanced ²	0.10%	2.15%	2.61%	0.10%	1.15%	1.43%	0.50%	2.15%	2.88%	0.50%	1.15%	1.83%
Multi-Strategy Global Moderate Growth	0.10%	2.20%	2.64%	0.10%	1.20%	1.52%	0.55%	2.20%	3.09%	0.55%	1.20%	1.97%

¹ As at December 31, 2021. ² Estimated MERs. ³ The insurance fee is included within the MER. Refer to the Information Folder for details about the MER and the insurance fee.

Fees for GIF and Class Plus 3.0¹

Series	100/100						Class Plus 3.0					
Class	M			W			R			S		
Purchase Fee Option	FE, LL, NL, DSC			F-Class (Nominee name)			FE, LL, NL, DSC			F-Class (Nominee name)		
Fees	Insurance Fee	Management Fee	MER ²	Insurance Fee	Management Fee	MER ³	Insurance Fee	MER	Total Cost	Insurance Fee	MER	Total Cost
Income												
Money Market GIF	0.20%	1.00%	1.34%	0.20%	0.80%	1.13%	0.60%	1.13%	1.72%	0.60%	0.87%	1.46%
Bond GIF	0.30%	1.80%	2.33%	0.30%	1.30%	1.79%	0.60%	2.01%	2.60%	0.60%	1.39%	1.98%
Strategic Corp Bond GIF	0.45%	1.90%	2.58%	0.45%	1.40%	2.05%	n/a	n/a	n/a	n/a	n/a	n/a
Short Term High Income GIF	0.45%	1.90%	2.54%	0.45%	1.40%	1.97%	n/a	n/a	n/a	n/a	n/a	n/a
Balanced												
Asset Allocation GIF	0.75%	2.20%	3.19%	0.75%	1.20%	2.12%	1.25%	2.44%	3.69%	1.25%	1.28%	2.53%
Balanced GIF	0.75%	2.10%	3.09%	0.75%	1.10%	2.03%	1.15%	2.34%	3.49%	1.15%	1.18%	2.32%
Dividend Balanced GIF	0.85%	2.20%	3.31%	0.85%	1.20%	2.22%	1.25%	2.44%	3.68%	1.25%	1.37%	2.61%
Elite Balanced GIF	n/a	n/a	n/a	n/a	n/a	n/a	1.25%	2.44%	3.68%	1.25%	1.27%	2.54%
Global Balanced GIF	n/a	n/a	n/a	n/a	n/a	n/a	1.25%	2.45%	3.70%	1.25%	1.30%	2.62%
Income GIF	0.55%	2.05%	2.84%	0.55%	1.05%	1.76%	1.00%	2.31%	3.29%	1.00%	1.13%	2.12%
Monthly Income GIF	0.75%	2.10%	3.05%	0.75%	1.10%	2.06%	1.15%	2.35%	3.49%	1.15%	1.31%	2.43%
Canadian Equity												
Canadian Equity GIF	1.10%	2.25%	3.64%	1.10%	1.25%	2.54%	n/a	n/a	n/a	n/a	n/a	n/a
Dividend Growth GIF	0.85%	2.25%	3.33%	0.85%	1.25%	2.28%	n/a	n/a	n/a	n/a	n/a	n/a
Elite Equity GIF	1.20%	2.30%	3.78%	1.20%	1.30%	2.67%	n/a	n/a	n/a	n/a	n/a	n/a
Small Cap Equity GIF	1.20%	2.35%	3.79%	1.20%	1.35%	2.75%	n/a	n/a	n/a	n/a	n/a	n/a
Multi-Strategy Canadian Equity GIF	1.10%	2.25%	3.65%	1.10%	1.25%	2.57%	n/a	n/a	n/a	n/a	n/a	n/a
U.S, Global and International												
Global Asset Allocation GIF	0.75%	2.30%	3.35%	0.75%	1.30%	2.26%	1.25%	2.57%	3.79%	1.25%	1.41%	2.75%
American Value GIF	1.10%	2.30%	3.78%	1.10%	1.30%	2.57%	n/a	n/a	n/a	n/a	n/a	n/a
Global Equity GIF	1.20%	2.35%	3.82%	1.20%	1.35%	2.73%	n/a	n/a	n/a	n/a	n/a	n/a
International Equity GIF	1.20%	2.45%	3.89%	1.20%	1.45%	2.87%	n/a	n/a	n/a	n/a	n/a	n/a
Global Smaller Companies GIF	1.20%	2.35%	3.76%	1.20%	1.35%	2.74%	n/a	n/a	n/a	n/a	n/a	n/a
Global Dividend Growth GIF	1.20%	2.35%	3.82%	1.20%	1.35%	2.78%	n/a	n/a	n/a	n/a	n/a	n/a
Multi-Strategy U.S. Equity GIF	1.10%	2.30%	3.66%	1.10%	1.30%	2.61%	n/a	n/a	n/a	n/a	n/a	n/a

¹ As at December 31, 2021. ² Estimated MERs. ³ The insurance fee is included within the MER. Refer to the Information Folder for details about the MER and the insurance fee.

Fees for GIF and Class Plus 3.0¹

Series	100/100						Class Plus 3.0					
Class	M			W			R			S		
Purchase Fee Option	FE, LL, NL, DSC			F-Class (Nominee name)			FE, LL, NL, DSC			F-Class (Nominee name)		
Fees	Insurance Fee	Management Fee	MER ³	Insurance Fee	Management Fee	MER ³	Insurance Fee	MER	Total Cost	Insurance Fee	MER	Total Cost
U.S, Global and International												
Multi-Strategy Global Equity GIF	1.20%	2.35%	3.84%	1.20%	1.35%	2.72%	n/a	n/a	n/a	n/a	n/a	n/a
Multi-Strategy Global Growth GIF ²	1.20%	2.35%	3.87%	1.20%	1.35%	2.78%	n/a	n/a	n/a	n/a	n/a	n/a
Global Sustainable Equity GIF ²	1.20%	2.35%	3.90%	1.20%	1.35%	2.77%	n/a	n/a	n/a	n/a	n/a	n/a
Emblem GIF Portfolios												
Diversified Income	0.55%	2.05%	2.88%	0.55%	1.05%	1.79%	1.00%	2.31%	3.27%	1.00%	1.24%	2.21%
Conservative	0.55%	2.05%	2.83%	0.55%	1.05%	1.76%	1.00%	2.32%	3.31%	1.00%	1.22%	2.19%
Balanced	0.75%	2.10%	3.06%	0.75%	1.10%	2.02%	1.15%	2.33%	3.47%	1.15%	1.19%	2.33%
Moderate Growth	0.75%	2.15%	3.11%	0.75%	1.15%	2.08%	1.25%	2.39%	3.64%	1.25%	1.23%	2.47%
Growth	0.75%	2.20%	3.21%	0.75%	1.20%	2.13%	1.25%	2.44%	3.69%	1.25%	1.28%	2.62%
Aggressive Growth	1.20%	2.30%	3.82%	1.20%	1.30%	2.72%	n/a	n/a	n/a	n/a	n/a	n/a
Global Conservative	0.55%	2.10%	2.97%	0.55%	1.10%	1.85%	1.00%	2.37%	3.35%	1.00%	1.32%	2.34%
Global Balanced	0.75%	2.15%	3.22%	0.75%	1.15%	2.12%	1.15%	2.40%	3.56%	1.15%	1.36%	2.50%
Global Moderate Growth	0.75%	2.20%	3.19%	0.75%	1.20%	2.16%	1.25%	2.46%	3.70%	1.25%	1.34%	2.58%
Global Aggressive Growth	1.20%	2.35%	3.87%	1.20%	1.35%	2.75%	n/a	n/a	n/a	n/a	n/a	n/a
Multi-Strategy GIF Portfolios												
Multi-Strategy Global Conservative	0.55%	2.10%	3.21%	0.55%	1.10%	2.03%	n/a	n/a	n/a	n/a	n/a	n/a
Multi-Strategy Global Balanced	0.75%	2.15%	3.13%	0.75%	1.15%	2.09%	n/a	n/a	n/a	n/a	n/a	n/a
Multi-Strategy Global Growth Balanced ²	0.75%	2.15%	3.22%	0.75%	1.15%	2.08%	n/a	n/a	n/a	n/a	n/a	n/a
Multi-Strategy Global Moderate Growth	0.75%	2.20%	3.28%	0.75%	1.20%	2.17%	n/a	n/a	n/a	n/a	n/a	n/a

¹ As at December 31, 2021. ² Estimated MERs. ³ The insurance fee is included within the MER. Refer to the Information Folder for details about the MER and the insurance fee.

Fund Codes for GIF and Class Plus 3.0 (ECF)

Series	75/75					75/100				
Class	K				U	L				V
Fee Option	FE	LL	NL	DSC	F-Class	FE	LL	NL	DSC	F-Class
Income										
Money Market GIF	11010	11210	11310	11510	11710	12010	12210	12310	12510	12710
Bond GIF	11020	11220	11320	11520	11720	12020	12220	12320	12520	12720
Strategic Corporate Bond	11033	11233	11333	11533	11733	12033	12233	12333	12533	12733
Short Term High Income GIF	11032	11232	11332	11532	11732	12032	12232	12332	12532	12732
Balanced										
Asset Allocation GIF	11040	11240	11340	11540	11740	12040	12240	12340	12540	12740
Balanced GIF	11035	11235	11335	11535	11735	12035	12235	12335	12535	12735
Dividend Balanced GIF	11046	11246	11346	11546	11746	12046	12246	12346	12546	12746
Elite Balanced GIF	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Global Balanced GIF	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Income GIF	11025	11225	11325	11525	11725	12025	12225	12325	12525	12725
Monthly Income GIF	11048	11248	11348	11548	11748	12048	12248	12348	12548	12748
Canadian Equity										
Canadian Equity GIF	11047	11247	11347	11547	11747	12047	12247	12347	12547	12747
Dividend Growth GIF	11045	11245	11345	11545	11745	12045	12245	12345	12545	12745
Elite Equity GIF	11050	11250	11350	11550	11750	12050	12250	12350	12550	12750
Small Cap Equity GIF	11055	11255	11355	11555	11755	12055	12255	12355	12555	12755
Multi-Strategy Canadian Equity GIF	11049	11249	11349	11549	11749	12049	12249	12349	12549	12749
U.S, Global and International										
Global Asset Allocation	11043	11243	11343	11543	11743	12043	12243	12343	12543	12743
American Value GIF	11060	11260	11360	11560	11760	12060	12260	12360	12560	12760
Global Equity GIF	11070	11270	11370	11570	11770	12070	12270	12370	12570	12770
Global Smaller Companies GIF	11072	11272	11372	11572	11772	12072	12272	12372	12572	12772
International Equity GIF	11075	11275	11375	11575	11775	12075	12275	12375	12575	12775
Global Dividend Growth GIF	11077	11277	11377	11577	11777	12077	12277	12377	12577	12777
Multi-Strategy U.S. Equity GIF	11061	11261	11361	11561	11761	12061	12261	12361	12561	12761

Fund Codes for GIF and Class Plus 3.0 (ECF)

Series	75/75					75/100				
Class	K				U	L				V
Fee Option	FE	LL	NL	DSC	F-Class	FE	LL	NL	DSC	F-Class
U.S, Global and International										
Multi-Strategy Global Equity GIF	11062	11262	11362	11562	11762	12062	12262	12362	12562	12762
Multi-Strategy Global Growth GIF	11063	11263	11363	11563	11763	12063	12263	12363	12563	12763
Global Sustainable Equity GIF	11071	11271	11371	11571	11771	12071	12271	12371	12571	12771
Emblem GIF Portfolios										
Diversified Income	11079	11279	11379	11579	11779	12079	12279	12379	12579	12779
Conservative	11081	11281	11381	11581	11781	12081	12281	12381	12581	12781
Balanced	11083	11283	11383	11583	11783	12083	12283	12383	12583	12783
Moderate Growth	11085	11285	11385	11585	11785	12085	12285	12385	12585	12785
Growth	11087	11287	11387	11587	11787	12087	12287	12387	12587	12787
Aggressive Growth	11089	11289	11389	11589	11789	12089	12289	12389	12589	12789
Global Conservative	11091	11291	11391	11591	11791	12091	12291	12391	12591	12791
Global Balanced	11093	11293	11393	11593	11793	12093	12293	12393	12593	12793
Global Moderate Growth	11095	11295	11395	11595	11795	12095	12295	12395	12595	12795
Global Aggressive Growth	11097	11297	11397	11597	11797	12097	12297	12397	12597	12797
Multi-Strategy GIF Portfolios										
Multi-Strategy Global Conservative Portfolio	11067	11267	11367	11567	11767	12067	12267	12367	12567	12767
Multi-Strategy Global Balanced Portfolio	11068	11268	11368	11568	11768	12068	12268	12368	12568	12768
Multi-Strategy Global Growth Balanced Portfolio	11064	11264	11364	11564	11764	12064	12264	12364	12564	12764
Multi-Strategy Global Moderate Growth Portfolio	11069	11269	11369	11569	11769	12069	12269	12369	12569	12769

Fund Codes for GIF and Class Plus 3.0 (ECF)

Series	100/100					Class Plus 3.0				
Class	M				W	R				S
Fee Option	FE	LL	NL	DSC	F-Class	FE	LL	NL	DSC	F-Class
Income										
Money Market GIF	13010	13210	13310	13510	13710	14010	14210	14310	14510	14710
Bond GIF	13020	13220	13320	13520	13720	14020	14220	14320	14520	14720
Strategic Corporate Bond	13033	13233	13333	13533	13733	n/a	n/a	n/a	n/a	n/a
Short Term High Income GIF	13032	13232	13332	13532	13732	n/a	n/a	n/a	n/a	n/a
Balanced										
Asset Allocation GIF	13040	13240	13340	13540	13740	14040	14240	14340	14540	14740
Balanced GIF	13035	13235	13335	13535	13735	14035	14235	14335	14535	14735
Dividend Balanced GIF	13046	13246	13346	13546	13746	14046	14246	14346	14546	14746
Elite Balanced GIF	n/a	n/a	n/a	n/a	n/a	14051	14251	14351	14551	14751
Global Balanced GIF	n/a	n/a	n/a	n/a	n/a	14030	14230	14330	14530	14730
Income GIF	13025	13225	13325	13525	13725	14025	14225	14325	14525	14725
Monthly Income GIF	13048	13248	13348	13548	13748	14048	14248	14348	14548	14748
Canadian Equity										
Canadian Equity GIF	13047	13247	13347	13547	13747	n/a	n/a	n/a	n/a	n/a
Dividend Growth GIF	13045	13245	13345	13545	13745	n/a	n/a	n/a	n/a	n/a
Elite Equity GIF	13050	13250	13350	13550	13750	n/a	n/a	n/a	n/a	n/a
Small Cap Equity GIF	13055	13255	13355	13555	13755	n/a	n/a	n/a	n/a	n/a
Multi-Strategy Canadian Equity GIF	13049	13249	13349	13549	13749	n/a	n/a	n/a	n/a	n/a
U.S, Global and International										
Global Asset Allocation	13043	13243	13343	13543	13743	14043	14243	14343	14543	14743
American Value GIF	13060	13260	13360	13560	13760	n/a	n/a	n/a	n/a	n/a
Global Equity GIF	13070	13270	13370	13570	13770	n/a	n/a	n/a	n/a	n/a
Global Smaller Companies GIF	13072	13272	13372	13572	13772	n/a	n/a	n/a	n/a	n/a
International Equity GIF	13075	13275	13375	13575	13775	n/a	n/a	n/a	n/a	n/a
Global Dividend Growth GIF	13077	13277	13377	13577	13777	n/a	n/a	n/a	n/a	n/a
Multi-Strategy U.S. Equity GIF	13061	13261	13361	13561	13761	n/a	n/a	n/a	n/a	n/a

Fund Codes for GIF and Class Plus 3.0 (ECF)

Series	100/100					Class Plus 3.0				
Class	M				W	R				S
Fee Option	FE	LL	NL	DSC	F-class	FE	LL	NL	DSC	F-Class
U.S, Global and International										
Multi-Strategy Global Equity GIF	13062	13262	13362	13562	13762	n/a	n/a	n/a	n/a	n/a
Multi-Strategy Global Growth GIF	13063	13263	13363	13563	13763	n/a	n/a	n/a	n/a	n/a
Global Sustainable Equity GIF	13071	13271	13371	13571	13771	n/a	n/a	n/a	n/a	n/a
Emblem GIF Portfolios										
Diversified Income	13079	13279	13379	13579	13779	14079	14279	14379	14579	14779
Conservative	13081	13281	13381	13581	13781	14081	14281	14381	14581	14781
Balanced	13083	13283	13383	13583	13783	14083	14283	14383	14583	14783
Moderate Growth	13085	13285	13385	13585	13785	14085	14285	14385	14585	14785
Growth	13087	13287	13387	13587	13787	14087	14287	14387	14587	14787
Aggressive Growth	13089	13289	13389	13589	13789	n/a	n/a	n/a	n/a	n/a
Global Conservative	13091	13291	13391	13591	13791	14091	14291	14391	14591	14791
Global Balanced	13093	13293	13393	13593	13793	14093	14293	14393	14593	14793
Global Moderate Growth	13095	13295	13395	13595	13795	14095	14295	14395	14595	14795
Global Aggressive Growth	13097	13297	13397	13597	13797	n/a	n/a	n/a	n/a	n/a
Multi-Strategy GIF Portfolios										
Multi-Strategy Global Conservative Portfolio	13067	13267	13367	13567	13767	n/a	n/a	n/a	n/a	n/a
Multi-Strategy Global Balanced Portfolio	13068	13268	13368	13568	13768	n/a	n/a	n/a	n/a	n/a
Multi-Strategy Global Growth Balanced Portfolio	13064	13264	13364	13564	13764	n/a	n/a	n/a	n/a	n/a
Multi-Strategy Global Moderate Growth Portfolio	13069	13269	13369	13569	13769	n/a	n/a	n/a	n/a	n/a

FOR ADVISOR USE ONLY

The Empire Life Insurance Company

259 King Street East,
Kingston, ON K7L 3A8

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.

Our mission is to make it simple, fast and easy for Canadians to get the products and services they need to build wealth, generate income, and achieve financial security.

Follow us on social media @EmpireLife or visit empire.ca for more information, including current ratings and financial results.

Empire Life Investments Inc. is the Manager of the Empire Life Emblem Portfolios and The Empire Life Insurance Company is the Manager of Empire Life Multi Strategy GIFs. The units of the Portfolios and Funds are available only in those jurisdictions where they may be lawfully offered for sale and therein only by persons permitted to sell such units. 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.**

® Registered trademark of The Empire Life Insurance Company.
Policies are issued by The Empire Life Insurance Company.

Insurance & Investments – Simple. Fast. Easy.®
empire.ca investment@empire.ca 1 877 548-1881

