

EMPIRE LIFE (ECF) FUNDSERV CODES

Guaranteed Investment Funds 75/100 and 100/100

Company Management Code: ECF

Purchase Fee Options:

Front End Load (FE)

Low Load (LL)

Deferred Sales Charge (DSC)

Maturity/Death Benefit¹	75%/100%			100%/100%		
Minimum Initial Deposit						
Savings Plan	\$1,000					
Retirement Income Fund	\$10,000					
EMPIRE LIFE INVESTMENT OPTIONS	FE	LL	DSC	FE	LL	DSC
Income						
Bond GIF	12020	12220	12520	13020	13220	13520
Money Market GIF	12010	12210	12510	13010	13210	13510
Balanced						
Asset Allocation GIF	12040	12240	12540	13040	13240	13540
Balanced GIF	12035	12235	12535	13035	13235	13535
Dividend Balanced GIF	12046	12246	12546	13046	13246	13546
Income GIF	12025	12225	12525	13025	13225	13525
Canadian Equity						
Canadian Equity GIF	12047	12247	12547	13047	13247	13547
Dividend Growth GIF	12045	12245	12545	13045	13245	13545
Elite Equity GIF	12050	12250	12550	13050	13250	13550
Small Cap Equity GIF	12055	12255	12555	13055	13255	13555
U.S., Global and International Equity						
American Value GIF	12060	12260	12560	13060	13260	13560
Global Equity GIF	12070	12270	12570	13070	13270	13570
International Equity GIF	12075	12275	12575	13075	13275	13575
Emblem GIF Portfolios²						
Aggressive Growth Portfolio GIF	12089	12289	12589	13089	13289	13589
Balanced Portfolio GIF	12083	12283	12583	13083	13283	13583
Conservative Portfolio GIF	12081	12281	12581	13081	13281	13581
Diversified Income Portfolio GIF	12079	12279	12579	13079	13279	13579
Growth Portfolio GIF	12087	12287	12587	13087	13287	13587
Moderate Growth Portfolio GIF	12085	12285	12585	13085	13285	13585

¹ Reduced proportionately for withdrawals. ² Empire Life Emblem Guaranteed Portfolios invest primarily in units of the underlying Empire Life Emblem Mutual Funds.



EMPIRE LIFE (ECF) FUNDSERV CODES

Class Plus 2.1

Company Management Code: ECF

Purchase Fee Options:

Front End Load (FE)

Low Load (LL)

Deferred Sales Charge (DSC)

Maturity/Death Benefit ¹	75%/75%					
Minimum Initial Deposit						
Savings Plan	\$10,000					
Retirement Income Fund	\$10,000					
EMPIRE LIFE INVESTMENT OPTIONS	FE		LL		DSC	
	Single LWA	Joint LWA	Single LWA	Joint LWA	Single LWA	Joint LWA
Income						
Bond GIF	00201	00202	02201	02202	05201	05202
Money Market GIF	00101	00102	02101	02102	05101	05102
Balanced						
Asset Allocation GIF	00401	00402	02401	02402	05401	05402
Balanced GIF	00351	00352	02351	02352	05351	05352
Dividend Balanced GIF	00461	00462	02461	02462	05461	05462
Elite Balanced GIF	00511	00512	02511	02512	05511	05512
Global Balanced GIF	00301	00302	02301	02302	05301	05302
Income GIF	00251	00252	02251	02252	05251	05252
Emblem GIF Portfolios²						
Balanced Portfolio GIF	00831	00832	02831	02832	05831	05832
Conservative Portfolio GIF	00811	00812	02811	02812	05811	05812
Diversified Income Portfolio GIF	00791	00792	02791	02792	05791	05792
Growth Portfolio GIF	00871	00872	02871	02872	05871	05872
Moderate Growth Portfolio GIF	00851	00852	02851	02852	05851	05852

¹ Reduced proportionately for withdrawals. ² Empire Life Emblem Guaranteed Portfolios invest primarily in units of the underlying Empire Life Emblem Mutual Funds.

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.

Empire Life Emblem GIF Portfolios currently invest primarily in units of Empire Life Mutual Funds. The simplified prospectus and other information about each of the underlying mutual funds are available on the SEDAR website at www.sedar.com or at www.empirelifeinvestments.ca.

[†] The Empire Life Insurance Company has been managing money for 50 years; including through its subsidiary Empire Life Investments Inc. since 2012.

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