

## THE EMPIRE LIFE ADVANTAGE

The Empire Life Insurance Company (Empire Life) offers competitive individual and group life and health insurance, investment and retirement products to help you build wealth and protect your financial security.

Empire Life is among the top 10 life insurance companies in Canada<sup>1</sup> and is rated A (Excellent) by A.M. Best Company<sup>2</sup>. Our vision is to be known for simplicity, being easy to do business with and having a personal touch.

<sup>1</sup> *The Globe and Mail Report on Business*, June 2014, based on revenue

<sup>2</sup> As at May 19, 2015

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. Please seek professional advice before making any decision.

A description of the key features of the individual variable insurance contract, as well as the Empire for Life® Loyalty Program, 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.**

<sup>†</sup> The Empire Life Insurance Company has been managing money for 50 years; including through its subsidiary Empire Life Investments Inc. since 2012.

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



[www.empire.ca](http://www.empire.ca)

[investment@empire.ca](mailto:investment@empire.ca)

INP-0275-EN-05/15

# EMPIRE LIFE CLASS PLUS 2.1

Guaranteed retirement  
income for life™





You live life on your own terms. Why should your retirement be any different? In today's world, income generation with maximum flexibility can influence one's retirement destiny. Class Plus 2.1 offers guaranteed retirement income for life<sup>1</sup> and our unique Automatic Income Resets and Retirement Income Privileges that adapt to your retirement lifestyle.

### Before you retire

Investing in Empire Life Class Plus 2.1 before retirement lets you accumulate wealth and potentially increase your future guaranteed retirement income for life:

- You will receive a 5% Income Base Bonus every year you don't make a withdrawal.<sup>2</sup>
- Every three years your Income Base could increase through automatic resets if the market value of your Class Plus 2.1 investment is greater than your Income Base.

### When you are retired

Empire Life Class Plus 2.1 can give you guaranteed predictable income while also taking advantage of potential market growth:

- You can start receiving income as early as the year you turn age 55.
- You'll know exactly how much income you will receive, every year, for life no matter how long you live and regardless of how markets perform.<sup>1</sup>
- Every three years your Income Base could increase through automatic resets if the market value of your Class Plus 2.1 investments is greater than your Income Base.
- With Automatic Income Resets, you are not tied to the same payout rate for life. Plus the resets are done automatically for you.

- With our unique Retirement Income Privileges, you can stop your payments at any time to suit your income needs, continue to be eligible for the Income Base Bonus, then resume your income, without penalty.

### Other insurance benefits

Empire Life Class Plus 2.1 is an insurance contract and comes with other valuable benefits:

- Your net deposits are protected with maturity and death benefit guarantees.
- It may offer potential protection from creditors.
- In the event of your death, the value of your investments can bypass probate, provided you named a beneficiary.

### HIGHLIGHTS

- Income is guaranteed for life<sup>1</sup>
- Single and Joint Tiered Lifetime Withdrawal Amount options
- Income starting as early as the year you turn age 55
- Annual 5% Income Base Bonus<sup>2</sup>
- Death Benefit Guarantee<sup>3</sup>, Income Base and Bonus Base reset every 3 years
- Available in non-registered, RRSP, TFSA and RRIF contracts<sup>4</sup>
- Eligible for the Empire for Life® Loyalty Program, to help you reach your goals faster.

<sup>1</sup> Provided there are no Excess Withdrawals. <sup>2</sup> The Income Base Bonus is credited in years that there are no withdrawals from Class Plus 2.1. It is a notional amount and has no cash value. <sup>3</sup> Up to and including Annuitant's 80th birthday. <sup>4</sup> Joint Tiered Lifetime Withdrawal Amount option is available as a non-registered contract only. Refer to the Class Plus 2.1 Information Folder for complete details.