

Determine your
investment goals

Find out which
Empire Life Emblem GIF
Portfolio best meets
your needs

WHAT IS YOUR INVESTOR PROFILE?

QUESTIONNAIRE

The goal of this questionnaire is to help you determine your investor profile and recommend which Empire Life Emblem GIF Portfolio best meets your needs by answering the following questions. You should review your profile and investment plan with your advisor regularly to ensure your long-term investment approach is consistent with your needs.

Name: _____

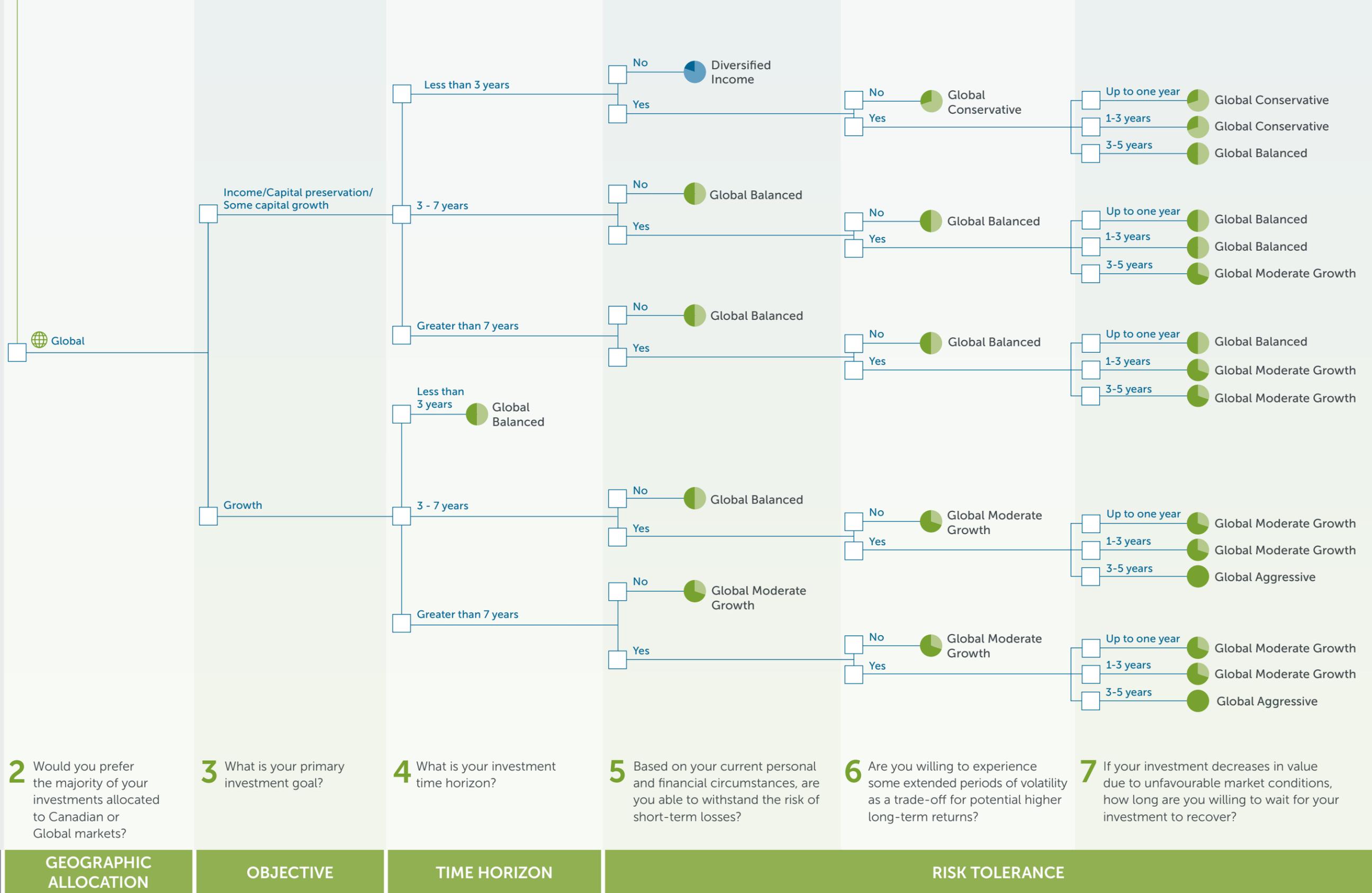
Date: _____

Signature: _____

EMBLEM GIF PORTFOLIOS

INVESTOR PROFILE QUESTIONNAIRE

LIQUIDITY	GEOGRAPHIC ALLOCATION	OBJECTIVE	TIME HORIZON	RISK TOLERANCE		
<p>1 What percentage (if any) of your investment will you wish to withdraw within the next two years?</p> <p><input type="text"/> %  Diversified Income*</p> <p><input type="text"/> % of investment to meet liquidity needs</p> <p>100%</p> <p><input type="text"/> % of investment that don't need to meet liquidity needs</p>	<p>2 Would you prefer the majority of your investments allocated to Canadian or Global markets?</p> <p><input type="checkbox"/>  Canadian</p> <p><input type="checkbox"/> </p>	<p>3 What is your primary investment goal?</p> <p><input type="checkbox"/> Income/Capital preservation/ Some capital growth</p> <p><input type="checkbox"/> Growth</p>	<p>4 What is your investment time horizon?</p> <p><input type="checkbox"/> Less than 3 years</p> <p><input type="checkbox"/> 3 - 7 years</p> <p><input type="checkbox"/> Greater than 7 years</p> <p><input type="checkbox"/> Less than 3 years </p> <p><input type="checkbox"/> 3 - 7 years</p> <p><input type="checkbox"/> Greater than 7 years</p>	<p>5 Based on your current personal and financial circumstances, are you able to withstand the risk of short-term losses?</p> <p><input type="checkbox"/> No  Diversified Income</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No  Balanced</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No  Balanced</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No  Balanced</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No  Moderate Growth</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No  Moderate Growth</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No  Moderate Growth</p> <p><input type="checkbox"/> Yes</p>	<p>6 Are you willing to experience some extended periods of volatility as a trade-off for potential higher long-term returns?</p> <p><input type="checkbox"/> No  Conservative</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No  Balanced</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No  Balanced</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No  Moderate Growth</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No  Moderate Growth</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No  Moderate Growth</p> <p><input type="checkbox"/> Yes</p>	<p>7 If your investment decreases in value due to unfavourable market conditions, how long are you willing to wait for your investment to recover?</p> <p><input type="checkbox"/> Up to one year  Conservative</p> <p><input type="checkbox"/> 1-3 years  Conservative</p> <p><input type="checkbox"/> 3-5 years  Balanced</p> <p><input type="checkbox"/> Up to one year  Balanced</p> <p><input type="checkbox"/> 1-3 years  Balanced</p> <p><input type="checkbox"/> 3-5 years  Moderate Growth</p> <p><input type="checkbox"/> Up to one year  Balanced</p> <p><input type="checkbox"/> 1-3 years  Moderate Growth</p> <p><input type="checkbox"/> 3-5 years  Moderate Growth</p> <p><input type="checkbox"/> Up to one year  Moderate Growth</p> <p><input type="checkbox"/> 1-3 years  Growth</p> <p><input type="checkbox"/> 3-5 years  Aggressive</p> <p><input type="checkbox"/> Up to one year  Moderate Growth</p> <p><input type="checkbox"/> 1-3 years  Moderate Growth</p> <p><input type="checkbox"/> 3-5 years  Growth</p> <p><input type="checkbox"/> Up to one year  Moderate Growth</p> <p><input type="checkbox"/> 1-3 years  Growth</p> <p><input type="checkbox"/> 3-5 years  Aggressive</p>



* If you have short term liquidity needs, the Empire Life Money Market GIF may be more appropriate than Emblem GIF Portfolios. Ask your advisor for details.

Which Empire Life Emblem GIF Portfolio is right for you?

Your investment objective and risk profile will indicate which of our **10 Emblem GIF Portfolios** may best meet your needs. Each portfolio invests primarily in a strategic mix of Canadian, U.S., international equity and/or fixed income securities, while minimizing risk.

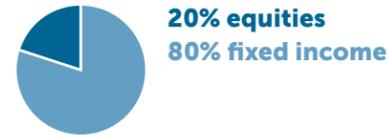
FLIP TO FIND YOUR MATCH 

Canadian investment options

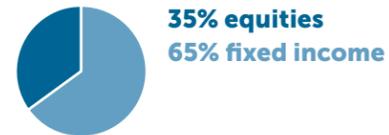
Canadian focused, growth potential with income generation capabilities.

Target asset mix

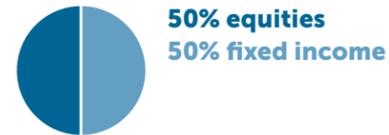
Empire Life Emblem GIF Portfolios



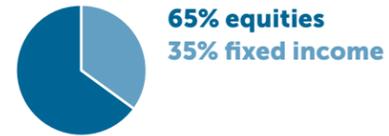
Emblem Diversified Income Portfolio GIF¹
Appropriate for: Investors seeking current income and some long-term capital growth with reduced volatility, who are willing to accept a low level of risk.



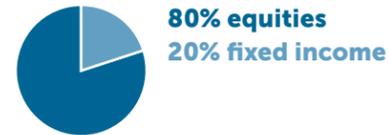
Emblem Conservative Portfolio GIF¹
Appropriate for: Investors seeking long-term capital growth and income with reduced volatility, who are willing to accept a low to moderate level of risk.



Emblem Balanced Portfolio GIF¹
Appropriate for: Investors seeking long-term capital growth with reduced volatility, who are willing to accept a low to moderate level of risk.



Emblem Moderate Growth Portfolio GIF¹
Appropriate for: Investors seeking long-term capital growth with reduced volatility, who are willing to accept a low to moderate level of risk.



Emblem Growth Portfolio GIF¹
Appropriate for: Investors seeking long-term capital growth with reduced volatility, who are willing to accept a low to moderate level of risk.



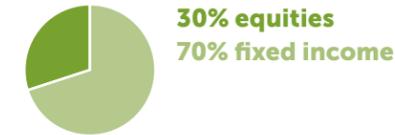
Emblem Aggressive Growth Portfolio GIF^{1, 2}
Appropriate for: Investors seeking long-term capital growth with reduced volatility, who are willing to accept a moderate level of risk.

Global investment options

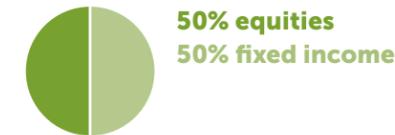
More global diversification, growth potential with income generation capabilities.

Target asset mix

Empire Life Emblem GIF Portfolios



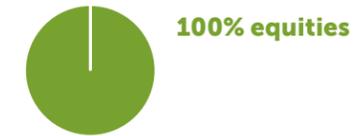
Emblem Global Conservative Portfolio GIF²
Appropriate for: Investors seeking long-term capital growth and income with reduced volatility, who are willing to accept a low to moderate level of risk.



Emblem Global Balanced Portfolio GIF²
Appropriate for: Investors seeking long-term capital growth with reduced volatility, who are willing to accept a low to moderate level of risk.



Emblem Global Moderate Growth Portfolio GIF²
Appropriate for: Investors seeking long-term capital growth with reduced volatility, who are willing to accept a low to moderate level of risk.



Emblem Global Aggressive Growth Portfolio GIF²
Appropriate for: Investors seeking long-term capital growth with reduced volatility, who are willing to accept a moderate level of risk.

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

² Not available in Class Plus 3.0.

The Empire Life Insurance Company

259 King Street East,
Kingston, ON K7L 3A8

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.

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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