



GIF Preferred Pricing

Lower costs matter to high net-worth clients

Delivering even better value to your HNW clients.

HNW clients are concerned about costs and want value. Not only do our Guaranteed Investment Funds offer competitive features, we add value with GIF Preferred Pricing.¹

Your clients can potentially build more wealth by consolidating their assets at Empire Life. All individual customer GIF policies are automatically linked together. And we have made it easier to qualify for GIF Preferred Pricing as family members living at the same address can consolidate their assets with our householding feature.

GIF Preferred Pricing features	
Annual Management Fee Credit Rate	GIF Preferred Pricing Tiers
0.25%	\$500,000 - \$999,999
0.50%	\$1,000,000 +

How it Works

- Eligible assets: Current and new GIF contracts - all GIF funds except Money Market. (Class Plus, Class Plus 2, Class Plus 2.1 and Class Plus 3.0 are not eligible.)
- At the end of each month, the Management Fee Credit is automatically applied to buy additional fund units
- The credit is applied from dollar zero, not just the amount above each threshold
- Individual customers' policies will automatically be linked together
- Householding of family members residing at the same address is available upon request with Form # INV-2070

Talk to your Empire Life sales representative today for details.

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Insurance & Investments
Simple. Fast. Easy.®



Empire Life Guaranteed Investment Funds (GIF) Policy Highlights*

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"> Insurance Fee is in addition to the Management Fee As part of the MER, collected daily through the NAV 		
GIF Preferred Pricing ¹	<ul style="list-style-type: none"> Eligible assets: GIF contracts – 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 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 ²	80 ²	
Maximum deposit age	90 ²		
Deposit			
Minimum initial	\$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		
Switches³ and Withdrawals			
Minimum	\$250 per fund		
DSC/LL-free & NL chargeback ⁴ free: non-registered, RRSP, TFSA	10% or 20% for RRIF		
Contracts			
Contract (account) types	Client name, Nominee name and Intermediary name		
Contract Types	RRSP, RRIF, TFSA, non-registered		
Submissions	Available in Fast & Full Investment App – Client name only		
Purchase fee options	<ul style="list-style-type: none"> Front End, Low Load, No Load, DSC (Class K, L, M) 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 option combinations are allowed. 		
Investment options	<ul style="list-style-type: none"> Funds including 100% equity options available in all series Emblem GIF Portfolios – our tactically managed packaged program with enhanced trailers 		
Investment manager	The Empire Life Insurance Company & Empire Life Investments Inc.		

¹ The GIF Preferred Pricing program may be changed or canceled at any time without notice. ² Maximum issue and deposit ages are December 31st of the year the Annuitant turns that age. ³ Switching funds to a different purchase fee option is not permitted. ⁴ Chargebacks 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. * 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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The Empire Life Insurance Company

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