

# GET THE GIF ADVANTAGE

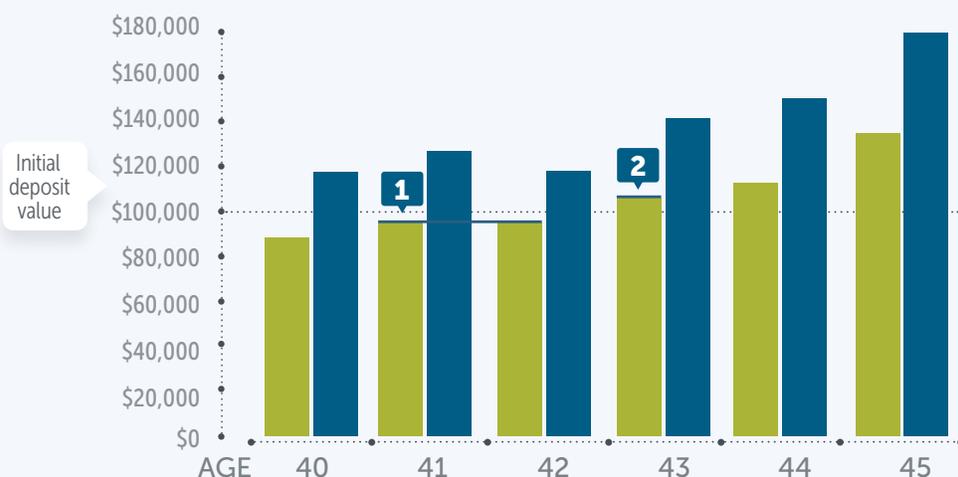


With Empire Life Guaranteed Investment Funds 75/75 segregated fund insurance contracts, you can build and grow wealth, knowing your investments have a basic level of protection.

Our Guaranteed Investment Funds 75/75 provides valuable benefits that some other types of investment products cannot:

- 75% Maturity and Death Benefit Guarantees<sup>1</sup> help mitigate risk during market downturns
- Annual, automatic death benefit resets until age 80 to lock-in market growth and increase guaranteed values available upon death
- Death proceeds can bypass probate and can be paid quickly and privately to your beneficiaries, reducing the time and expense of settling your estate
- You choose how proceeds are paid to your beneficiaries with the Empire Life Annuity Settlement Option, for maximum estate planning flexibility
- Potential creditor protection under certain circumstances, which can be especially valuable for business owners and professionals

## Automatic annual Death Benefit Guarantee Reset: Can help protect growth



**1** If the market value of your investment goes up, automatic, annual death benefit resets lock in that growth. This helps protect the amount available to beneficiaries. Your death benefit will never decrease below the last reset amount, even if the market value goes down.

**2** In this hypothetical scenario\*, the initial death benefit guarantee amount of \$75,000 is initially reset at age 41 and then surpasses the initial deposit of \$100,000 at age 43, as a result of positive market performance.

- Death Benefit Guarantee
- Market Value

\* \$100,000 deposit. This example's market value is based on historical rates of return using a blend of 80% S&P/TSX Composite TR Index and 20% FTSE TMX Canada Universe Bond Index from December 31, 2016 to December 31, 2021, with an average rate of return of 10.60%.

## Get even more value with Empire Life Guaranteed Investment Funds 75/75:

- Diversified investment choices ranging from fixed income to 100% equity
- For over 50 years, Empire Life has been providing Canadians with the investments they need to build wealth, generate income, and achieve financial security
- Enjoy lower costs with GIF Preferred Pricing starting at \$250,000 per household
- Consumer protection<sup>2</sup>



Speak to your advisor today to get  
Empire Life Guaranteed Investment Funds 75/75 working for you.

<sup>1</sup> Guarantees are reduced proportionally by withdrawals.

<sup>2</sup> The Empire Life Insurance Company is a member of Assuris. Assuris is the not for profit organization that protects Canadian policyholders in the event their life insurance company fails. Details about Assuris' protection are available at [www.assuris.ca](http://www.assuris.ca) or by calling the Assuris Information Centre at 1-866-878-1225.

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.

**The Empire Life Insurance Company**  
259 King Street East, Kingston, ON K7L 3A8

**Insurance & Investments – Simple. Fast. Easy.®**  
[empire.ca](http://empire.ca) [info@empire.ca](mailto:info@empire.ca) 1 877 548-1881

