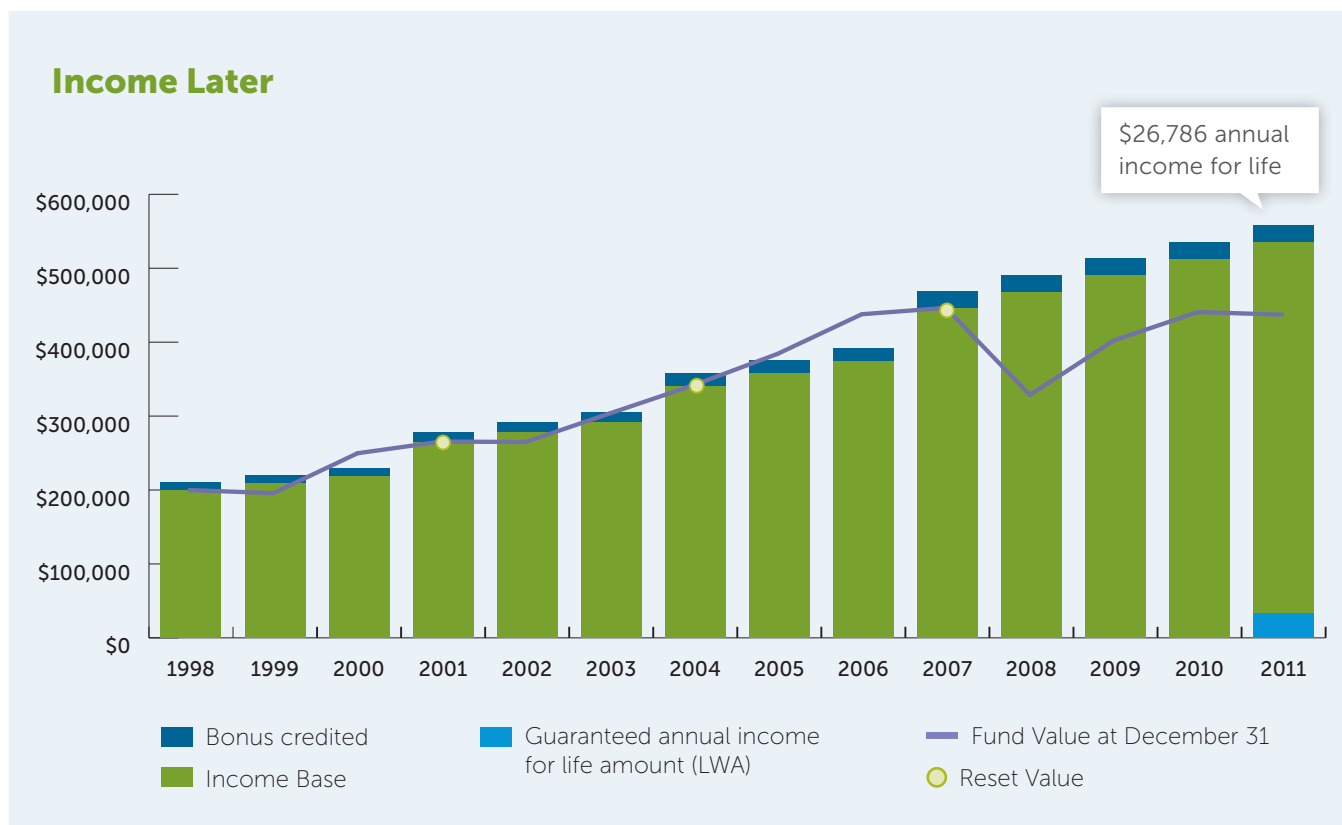


Welcome to the Comfort Zone: Class Plus® and the Empire Life Dividend Balanced Fund

Class Plus and the Empire Life Dividend Balanced Fund give your clients the potential to grow guaranteed retirement income for life¹ by tapping the power of Income Base Bonuses², Income Base Resets, and dividend-paying stocks.

Taking Income Later

In this hypothetical scenario, your client invested \$200,000 and waited 13 years before taking income. The Class Plus automatic triennial Income Base Resets³ reflect the Dividend Balanced Fund's higher market value⁴, which, coupled with the annual 5% Income Base Bonus, resulted in a higher Income Base. The Income Base grew from \$200,000 to \$535,712 and increased the guaranteed annual income for life (LWA) from **\$10,000 to \$26,786**.



About Class Plus: Guaranteed Retirement Income for Life

Class Plus gives your clients the peace of mind that comes with knowing they can have guaranteed retirement income for life.

- Competitive MERs⁵ and low Annual Fund Fee rate (0.25% to 0.75%) — among the lowest in the industry
- Death Benefit Guarantee, Income Base and Bonus Base automatically reset every 3 years⁶
- Lifetime 5% Income Base Bonus in every year no withdrawal is made (Income Base Bonus is not prorated)
- Excess Withdrawal Alert service to help protect your clients' guaranteed retirement income
- Low minimum investment – \$10,000/ High Net Worth Option – \$250,000
- 100% Death Benefit Guarantee/ 75% Maturity Benefit Guarantee
- Client-friendly DSC and Low-Load schedules

¹ Provided there are no excess withdrawals in any year.

² Assumes no withdrawals are made.

³ Assumes initial \$200,000 investment made on Dec 31, 1998 (anniversary date) and no subsequent deposits are made. Triennial reset date is Dec 31st of each reset year. The client is assumed to be more than 64 years as of Dec 31, 2011.

⁴ For period Jan 1, 1999 to Jul 31, 2010, the period prior to the inception date of the Dividend Balanced Fund, the hypothetical fund returns are calculated using the net returns of Empire Life Dividend Growth Fund – Class A (80% weight “Fund A”) and Empire Life Bond Fund – Class A (20% weight “Fund B”); rebalancing is assumed to occur at the end of each month end to adjust to the target asset mix of 80% Fund A and 20% Fund B. For period Aug 1, 2010 to Feb 29, 2012, net returns of the Empire Life Dividend Balanced – Class G fund is used. This Fund has a strategic asset mix of 80% Empire Dividend Growth Fund (Class A) and 20% Empire Bond Fund (Class A) and re-balancing occurs within a +/- 2.5% range. No withdrawals (LWA or Excess) are assumed to occur in any year between the initial investment date and the last time period shown in the 'Income Later' chart. GMWB Max Withdrawal shown in chart is the Lifetime Withdrawal Amount for the next calendar year. Other Class Plus Funds that may be held by the client in the same contract are not considered in this scenario. Taxation of any payments from Class Plus is not considered in this scenario.

⁵ 9 of the 11 Empire Life segregated funds originally offered within Class Plus have a lower MER than the Segregated Fund Category Median, Source Empire Life Inv. Inc. PalTRAK, Feb. 2012.

⁶ Death Benefit Guarantee only resets until Annuitant's age 80

⁷ Source: Bloomberg, as of December 2011

Past performance is no guarantee of future performance. 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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About the Empire Life Dividend Balanced Fund

Dividend Balanced Fund taps the power of dividend-paying stocks for higher income potential.

- Dividend Balanced Fund is comprised of 80% Dividend Growth Fund, 20% Bond Fund
- Dividends have accounted for 46% of the S&P/TSX Composite's Total Returns⁷
- Dividend-paying stocks have delivered higher returns with less volatility and provide capital appreciation and yield to potentially generate long-term growth.

