

# GET GUARANTEED RETIREMENT INCOME FOR LIFE WITH CLASS PLUS®

## “I’m afraid of outliving my money in retirement.”

Sound familiar? With the continued ups and downs of the markets, you’re more concerned than ever about meeting your income needs in retirement. Is there an investment solution that can provide you with guaranteed income throughout retirement so that you don’t outlive your money?

### Class Plus: Guaranteed Retirement Income for Life®

Class Plus is an income and investment solution designed to address the most important financial issues you face in your retirement years.

With Class Plus, you will not outlive your money and the income you receive is guaranteed not to decrease, no matter how the markets perform\*. What’s more, you can potentially increase your guaranteed retirement income through the automatic Income Base reset every three years\*\* and an annual 5% Income Base Bonus\*\*\*.

### Here’s why Class Plus may be just right for you:

- Every year, you know the exact amount of retirement income you will receive.
- Your retirement income is sheltered from market downturns.
- Class Plus may help you accumulate wealth before retirement.
- You can choose from a selection of segregated funds, including the new Empire Life Dividend Balanced Fund, to suit your risk profile.

### Class Plus Advantages

Accessible minimum investment of \$10,000

Annual 5% Income Base Bonus\*\*\*\* available in any year where no withdrawals are made to help increase your potential income

Triennial resets on the Income Base, Bonus Base and Death Benefit Guarantee to lock in any gains\*\*

13 Funds, including five Portfolio Funds, to provide you with a choice of investments

Lifetime Withdrawal Amount available at age 65 so you can retire comfortably sooner

\* Provided there are no Excess Withdrawals.

\*\* Growth is locked in only for the purpose of determining the benefit guarantees. It does not impact the market value of Class Plus investments. Death Benefit Guarantee reset available until age 80.

\*\*\* The Income Base Bonus is notional and has no cash value.

Refer to the Empire Class Segregated Funds Information Folder for complete details.



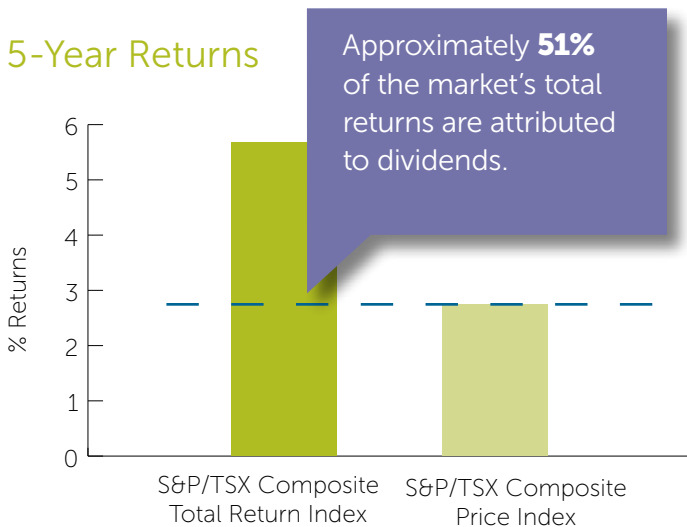


Get guaranteed retirement income for life with Class Plus®. With Class Plus, you have a choice of **13 segregated funds**, including the new Empire Life Dividend Balanced Fund. The Fund has the potential for long-term growth through its 80% allocation to dividend-paying equities; and growth can potentially lead to higher guaranteed income for life.

## Empire Life Dividend Balanced Fund for higher income potential

Dividend-paying stocks have proven to deliver higher returns, regular income and less volatility. They combine both capital appreciation and yield to potentially generate long-term returns. In fact, over a five-year period, approximately 51% of the S&P/TSX Composite Total Return Index's performance is attributed to dividends.

With Class Plus you can invest in the Empire Life Dividend Balanced Fund and tap into the power of dividends. This Fund focuses on dividend-paying equities—and all their benefits—with some fixed income exposure for stability. With 80% allocation to equities, the Fund provides long-term growth through capital appreciation; and growth can potentially lead to higher guaranteed income.



Source: Globe HySales, as of June 30, 2011

## Talk to your advisor about why Class Plus and Empire Life Dividend Balanced Fund is right for you.

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A description of the key features of the individual variable insurance contract is contained in the Information Folder for the product being considered. Subject to any applicable Death and Maturity Benefit Guarantee, **any part of the premium/deposit or other amount that is allocated to a Segregated Fund is invested at the risk of the Plan/Contract Owner and may increase or decrease in value** according to the fluctuations in the market value of the assets of the Segregated Fund.

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