

THE EMPIRE LIFE ADVANTAGE

Empire Life has been helping Canadians meet their financial needs since 1923. The company is ranked among the top ten life insurance companies in Canada¹ and is rated A (Excellent) by A.M. Best Company².

Empire Life has been managing segregated funds for over 45 years. We follow a value-oriented, disciplined investment style, with a strong emphasis on providing downside protection to build wealth.

We are proud of our history and reputation for providing quality investment products to help you build wealth and protect your financial security.

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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. **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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CLASS PLUS

Guaranteed retirement
income for life[®]





With Empire Life Class Plus you are guaranteed to receive predictable retirement income for as long as you live³. Your income is protected from market downturns and could increase with the growth of your investments and through bonuses.

Before you retire

Investing in Empire Life Class Plus before retirement lets you accumulate wealth and increase your future guaranteed retirement income for life:

- You will receive a 5% Income Base Bonus every year you don't make a withdrawal.⁴
- Every three years your Income Base could increase through automatic resets if the market value of your Class Plus investments increases.

When you are retired

In retirement, Empire Life Class Plus gives you guaranteed predictable income while also taking advantage of potential market growth:

- You'll know exactly how much income you will receive, every year, for life no matter how long you live and regardless of how markets perform.
- Every three years your Income Base could increase through automatic resets if the market value of your Class Plus investments increases.

Other insurance benefits

Empire Life Class Plus is a part of an insurance policy and comes with other valuable benefits:

- Your net deposits are protected with the maturity and death benefit guarantees.
- It can offer potential protection from creditors.
- In the event of your death, the value of your investments can bypass probate, provided you named a beneficiary.

HIGHLIGHTS

- Income is guaranteed for life.³
- Guaranteed income has the potential to grow every year through Income Base bonuses.
- Investment growth can be captured through Income Base resets, which can increase your guaranteed income.
- Market downturns do not affect your guaranteed income.
- Class Plus is eligible for non-registered, RRSP or RRIF policies.

¹ Source: Office of the Superintendent of Financial Institutions (OSFI) and company annual reports, based on general and segregated fund assets.

² As at June 29, 2012

³ Provided there are no Excess Withdrawals.

⁴ The Income Base Bonus is notional and has no cash value. Refer to the Empire Class Segregated Funds Information Folder for complete details.