

GET MORE FOR YOUR MONEY WITH EMPIRE LIFE SEGREGATED FUNDS



As investors become more concerned about managing risk in their portfolios and protecting their principal – segregated funds, with their guarantees and unique estate planning features, are more in demand. Empire Life segregated funds can give you the growth potential of investment funds with the security of insurance guarantees.

What is a Segregated Fund?

A segregated fund is an investment option sold by insurance companies. The fund is available within an insurance policy, therefore investors can benefit from valuable maturity and death benefit guarantees. You don't buy the fund units directly, but the units are used to determine the benefit value of your policy.

Maturity Benefit Guarantee

As part of an insurance policy, segregated funds have a maturity benefit guarantee option of at least 75% with some policies offering a 100% maturity benefit guarantee.* When the policy matures, you are guaranteed to receive the greater of 75% (or 100%) of your net deposits**, or the market value of your investments. This means no matter how markets perform, your investments have the potential for downside protection at maturity.

Death Benefit Guarantee

Today more people are recognizing the valuable insurance protection the death benefit guarantee provides during their saving and retirement years. The death benefit guarantee can range from 75% to 100% of the investor net deposits upon death if there is a named beneficiary.*

Resetting Guarantees

Many policies allow you to reset your benefit guarantees up to twice each year. If the market value of your segregated fund investments is higher than your net deposits, you can reset your maturity and death benefit guarantees based on the higher value.

Ability to Bypass Probate

With an insurance policy, the death benefit is paid directly to the named beneficiary rather than to the estate. This means that the value of your segregated fund investments may bypass probate, a costly and lengthy process, allowing your named beneficiary to receive the proceeds faster.

Potential Creditor Protection

As part of an insurance policy, segregated funds may be protected from seizure by creditors if you name your spouse, child, parent or grandchild as the beneficiary of your policy, or if you name an irrevocable beneficiary (a beneficiary that can not be changed). This feature is especially important for business owners and professionals. Talk to your advisor regarding your individual circumstances as potential creditor protection varies by province. Note that there are certain circumstances where protection from creditors will not exist. It's always best to obtain independent legal advice if creditor protection is a concern.

* Features and benefits of segregated fund policies vary between insurers and policies. Information regarding the particular features of a segregated fund policy can be found in the Information Folder for the plan being considered and should be carefully read and understood before making a purchase.

** Net deposits are your deposits minus your withdrawals on a proportional basis.



Protection

- Choice of 75% or 100% Maturity Benefit Guarantee and 100% Death Benefit Guarantee¹
- Option to reset Maturity and Death Benefit Guarantees based on higher market values²
- Freedom from estate and probate fees if you name a beneficiary other than your estate
- Deposit protection (within prescribed limits) through Assuris³
- Potential protection from creditors

Choice

- Simple, easy to understand segregated fund investment choices – 23 funds, including five portfolio funds⁴
- Empire Class Plus 2: Guaranteed Retirement Income for Life™
- Empire Class Segregated Funds
- Elite/ Elite XL – segregated funds and interest investments in a single policy
- Interest investments – Guaranteed Interest Option (GIO)⁵ and Treasury Interest Option (TIO)⁵
- Registered Plans – TFSA, RRSP, RRIF
- Option Plus® Group RSP – retirement savings plan for small businesses

Investment Expertise

- Value-oriented investment style
- Disciplined investment approach
- Downside protection with upside participation
- High quality investment holdings with an attractive long-term risk/reward profile

Get Empire Life segregated funds working for you today, speak to your advisor or visit www.empire.ca

¹ Maturity Benefit Guarantee – 75% or 100% of net deposits, Death Benefit Guarantee – 100% of net deposits. Net deposits are your deposits minus your withdrawals on a proportional basis. Benefit Guarantees are available on all individual segregated fund investment plans. For Option Plus Group RSP, the Guaranteed Maturity Benefit is 75% of net contributions. Option Plus Group RSP Guaranteed Death Benefit is 100% of net deposits prior to the Anniversary Date nearest your 65th birthday plus 75% of net deposits made on or after such Anniversary Date.

² Prior to reaching age 80. Maturity benefit guarantee resets are not permitted on Class Plus 2.

³ The Empire Life Insurance Company is a member of Assuris. Assuris is a not-for-profit organization that protects Canadian life insurance policyholders in the event their life insurance company fails. Details about the extent of Assuris' protection are available at www.assuris.ca

⁴ Not all Funds are available on all plans. Please refer to the product description for the plan being considered.

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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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