

Available in
Fast & Full
Investment
App

GIVE YOUR CLIENTS GUARANTEED RETIREMENT INCOME FOR LIFE

with Empire Life Class Plus 3.0



6 in 10 pre-retirees want guaranteed income for life – it's the number one feature they want in a financial product.¹

CLASS PLUS 3.0 IS SUITABLE FOR PRE-RETIREEES AS WELL AS RETIREEES

Whether your clients are already retired or saving for retirement, Class Plus 3.0 offers a guaranteed retirement income solution:

- Retirees will know exactly how much income they will receive, every year, for life.²
- Pre-retirees can invest today and accumulate wealth before they start to receive income.

CLASS PLUS 3.0 KEY FEATURES:

- 4% Annual Income Base Bonus for first 20 calendar years of contract³
- New LWA payout rates for each age,⁴ including a 4% LWA at age 65
- Annual Automatic Income Resets mean client's income may be bumped up
- Lower insurance fees and total cost⁵
- Income starts as early as age 55
- Retirement Income Privileges let clients stop and resume their payments without penalty
- 75% Death Benefit and Maturity Benefit Guarantees⁶
- Death Benefit Guarantee⁷ and Income Base reset automatically every 3 years to lock-in any market gains
- Potential for higher growth with up to 80% equity exposure
- Excess Withdrawal Alert service to safeguard clients' guaranteed income

Give your clients guaranteed retirement income for life with Class Plus 3.0. Talk to your Empire Life Sales Representative.

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Insurance & Investments
Simple. Fast. Easy.®



Class Plus 3.0: Guaranteed retirement income for life

Purchase fee options	<ul style="list-style-type: none"> R (Front-end, Low-load, DSC) S (Fee for service) 																												
Lifetime Withdrawal Amount (LWA)	<ul style="list-style-type: none"> LWA payable is based on the Annuitant's age and the applicable percentage of the Income Base as shown below: <table border="1"> <tr> <td>age 55: 2.85%</td> <td>age 62: 3.55%</td> <td>age 69: 4.20%</td> <td>age 76: 5.00%</td> </tr> <tr> <td>age 56: 2.95%</td> <td>age 63: 3.65%</td> <td>age 70: 4.30%</td> <td>age 77: 5.05%</td> </tr> <tr> <td>age 57: 3.05%</td> <td>age 64: 3.75%</td> <td>age 71: 4.35%</td> <td>age 78: 5.10%</td> </tr> <tr> <td>age 58: 3.15%</td> <td>age 65: 4.00%</td> <td>age 72: 4.40%</td> <td>age 79: 5.20%</td> </tr> <tr> <td>age 59: 3.25%</td> <td>age 66: 4.05%</td> <td>age 73: 4.50%</td> <td>age 80+: 5.25%</td> </tr> <tr> <td>age 60: 3.35%</td> <td>age 67: 4.10%</td> <td>age 74: 4.65%</td> <td></td> </tr> <tr> <td>age 61: 3.45%</td> <td>age 68: 4.15%</td> <td>age 75: 4.90%</td> <td></td> </tr> </table>	age 55: 2.85%	age 62: 3.55%	age 69: 4.20%	age 76: 5.00%	age 56: 2.95%	age 63: 3.65%	age 70: 4.30%	age 77: 5.05%	age 57: 3.05%	age 64: 3.75%	age 71: 4.35%	age 78: 5.10%	age 58: 3.15%	age 65: 4.00%	age 72: 4.40%	age 79: 5.20%	age 59: 3.25%	age 66: 4.05%	age 73: 4.50%	age 80+: 5.25%	age 60: 3.35%	age 67: 4.10%	age 74: 4.65%		age 61: 3.45%	age 68: 4.15%	age 75: 4.90%	
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Annual Automatic Income Resets	<ul style="list-style-type: none"> Percentage of Income Base payable automatically increases every year from ages 55 to 80 Clients always receive the greater of a) their current LWA and b) their LWA for that year which is calculated based on the current Income Base and LWA % for their age 																												
Retirement Income Privileges	<ul style="list-style-type: none"> Clients can stop their payments at any time – resume their Income Base Bonuses – and restart their income without penalty 																												
Income Base Bonus	<ul style="list-style-type: none"> 4% annually Applied first 20 calendar years of the contract for each year there are no withdrawals 																												
Death Benefit Guarantee (DBG)	<ul style="list-style-type: none"> Greater of market value or 75% of net deposits 																												
Maturity Benefit Guarantee (MBG)	<ul style="list-style-type: none"> Greater of market value or 75% of net deposits 																												
Triennial Resets	<ul style="list-style-type: none"> Death Benefit Guarantee and Income Base automatically reset every 3 years 																												
Submission	<ul style="list-style-type: none"> Available in Fast and Full Investment App 																												
Minimum initial deposit	<ul style="list-style-type: none"> \$10,000 																												
Contract types	<ul style="list-style-type: none"> RRSP, LIRA, LRSP, TSFA, RRIF, LIF, RLIF, PRIF, LRIF and non-registered 																												
Last date for deposits	<ul style="list-style-type: none"> December 31st of year the Annuitant turns 80 																												
Contract maturity date	<ul style="list-style-type: none"> December 31st of year the Annuitant turns age 120 																												
Class Plus Fee	<ul style="list-style-type: none"> Class Plus Fees are in addition to the underlying fund MERs Collected monthly from Class Plus 3.0 contract 																												
Excess Withdrawal Alert	<ul style="list-style-type: none"> Our Excess Withdrawal Alert service safeguards clients' income 																												
Investment options	<ul style="list-style-type: none"> 14 funds including Emblem GIF Portfolios – a tactically managed packaged program⁸ 																												
Maximum equity allocation	<ul style="list-style-type: none"> Investment options with up to 80% equity exposure Dividend Balanced GIF, Elite Balanced GIF, Emblem Growth Portfolio GIF 																												

¹ LIMRA Secure Retirement Institute Ready, Set, Retire? Not So Fast! ... Revisited 2014. ² Making an Excess Withdrawal may decrease the guaranteed retirement income for life amount. ³ Income Base Bonus is a notional amount added to the Income Base at the end of each calendar year, for the first 20 years of the contract, if no withdrawals are made for that year. ⁴ Available from ages 55 to 80. ⁵ Compared to Empire Life Class Plus 2.1. ⁶ Adjusted proportionally for withdrawals. ⁷ Up to and including Annuitant's 80th birthday. ⁸ Empire Life Emblem GIF Portfolios invest primarily in units of the Empire Life Emblem Mutual Funds.

This document is for general information purposes only. A description of the key features of the individual variable insurance contract is contained in the Class Plus 3.0 Information Folder. **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.** Empire Life Emblem GIF Portfolios currently invest primarily in units of Empire Life Mutual Funds. The simplified prospectus and other information about each of the underlying mutual funds are available on the SEDAR website at www.sedar.com or at www.empirelifeinvestments.ca.

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