

Determine your
investment goals

Find out which
Empire Life Emblem Portfolio
best meets your needs

WHAT IS YOUR INVESTOR PROFILE?

QUESTIONNAIRE

The goal of this questionnaire is to help you determine your investor profile and recommend which Empire Life Emblem Portfolio best meets your needs by answering the following questions. You should review your profile and investment plan with your advisor regularly to ensure your long-term investment approach is consistent with your needs.

































Name: _____

Date: _____

Signature: _____

EMBLEM PORTFOLIOS

INVESTOR PROFILE QUESTIONNAIRE

LIQUIDITY	OBJECTIVE	TIME HORIZON	RISK TOLERANCE	RISK TOLERANCE	
<p>1 What percentage (if any) of your investment will you wish to withdraw within the next two years?</p> <p><input type="text"/> %  Diversified Income*</p> <p><input type="text"/> % of investment to meet liquidity needs</p> <p>100%</p> <p><input type="text"/> % of investment that don't need to meet liquidity needs</p>	<p>2 What is your primary investment goal?</p> <p><input type="checkbox"/> Income/Capital preservation/ Some capital growth</p> <p><input type="checkbox"/> Growth</p>	<p>3 What is your investment time horizon?</p> <p><input type="checkbox"/> Less than 3 years</p> <p><input type="checkbox"/> 3 - 7 years</p> <p><input type="checkbox"/> Greater than 7 years</p> <p><input type="checkbox"/> Less than 3 years  Balanced</p> <p><input type="checkbox"/> 3 - 7 years</p> <p><input type="checkbox"/> Greater than 7 years</p>	<p>4 Based on your current personal and financial circumstances, are you able to withstand the risk of short-term losses?</p> <p><input type="checkbox"/> No  Diversified Income</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No  Balanced</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No  Balanced</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No  Moderate Growth</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No  Moderate Growth</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No  Moderate Growth</p> <p><input type="checkbox"/> Yes</p>	<p>5 Are you willing to experience some extended periods of volatility as a trade-off for potential higher long-term returns?</p> <p><input type="checkbox"/> No  Conservative</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No  Balanced</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No  Balanced</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No  Moderate Growth</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No  Moderate Growth</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No  Moderate Growth</p> <p><input type="checkbox"/> Yes</p>	<p>6 If your investment decreases in value due to unfavourable market conditions, how long are you willing to wait for your investment to recover?</p> <p><input type="checkbox"/> Up to one year  Conservative</p> <p><input type="checkbox"/> 1-3 years  Conservative</p> <p><input type="checkbox"/> 3-5 years  Balanced</p> <p><input type="checkbox"/> Up to one year  Balanced</p> <p><input type="checkbox"/> 1-3 years  Balanced</p> <p><input type="checkbox"/> 3-5 years  Moderate Growth</p> <p><input type="checkbox"/> Up to one year  Balanced</p> <p><input type="checkbox"/> 1-3 years  Moderate Growth</p> <p><input type="checkbox"/> 3-5 years  Moderate Growth</p> <p><input type="checkbox"/> Up to one year  Moderate Growth</p> <p><input type="checkbox"/> 1-3 years  Growth</p> <p><input type="checkbox"/> 3-5 years  Aggressive</p> <p><input type="checkbox"/> Up to one year  Moderate Growth</p> <p><input type="checkbox"/> 1-3 years  Moderate Growth</p> <p><input type="checkbox"/> 3-5 years  Growth</p> <p><input type="checkbox"/> Up to one year  Moderate Growth</p> <p><input type="checkbox"/> 1-3 years  Growth</p> <p><input type="checkbox"/> 3-5 years  Aggressive</p>

Which Empire Life Emblem Portfolio is right for you?

Your investment objective and risk profile will indicate which of our six Emblem Portfolios may best meet your needs. Each Portfolio invests primarily in a strategic mix of Canadian equity and/or fixed income securities, while minimizing risk.

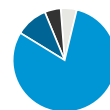
Empire Life Emblem Portfolios®

Underlying Asset Mix

Emblem Diversified Income Portfolio

Target asset mix: 20% equities, 80% fixed income

Appropriate for: Investors seeking current income and some long-term capital growth with reduced volatility who are willing to accept a low level of risk.

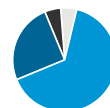


80.0% Fixed Income
10.0% Canadian Equities
5.0% U.S. Equities
5.0% International Equities

Emblem Conservative Portfolio

Target asset mix: 35% equities, 65% fixed income

Appropriate for: Investors seeking long-term capital growth with income with reduced volatility who are willing to accept a low to medium level of risk.



65.0% Fixed Income
25.0% Canadian Equities
5.0% U.S. Equities
5.0% International Equities

Emblem Balanced Portfolio

Target asset mix: 50% equities, 50% fixed income

Appropriate for: Investors seeking long-term capital growth with reduced volatility who are willing to accept a low to medium level of risk.



50.0% Fixed Income
35.0% Canadian Equities
7.5% U.S. Equities
7.5% International Equities

Emblem Moderate Growth Portfolio

Target asset mix: 65% equities, 35% fixed income

Appropriate for: Investors seeking long-term capital growth with reduced volatility who are willing to accept a low to medium level of risk.

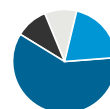


35.0% Fixed Income
45.0% Canadian Equities
10.0% U.S. Equities
10.0% International Equities

Emblem Growth Portfolio

Target asset mix: 80% equities, 20% fixed income

Appropriate for: Investors seeking long-term capital growth with reduced volatility who are willing to accept a low to medium level of risk.



20.0% Fixed Income
60.0% Canadian Equities
10.0% U.S. Equities
10.0% International Equities

Emblem Aggressive Growth Portfolio

Target asset mix: 100% equities

Appropriate for: Investors seeking long-term capital growth with reduced volatility who are willing to accept a medium level of risk.



0.0% Fixed Income
75.0% Canadian Equities
12.5% U.S. Equities
12.5% International Equities

*If you have short term liquidity needs, a cash equivalent investment or savings vehicle may be more appropriate than our Empire Life Emblem Portfolios, Ask your advisor for details.

Empire Life Investments Inc. is the Manager of the Empire Life Emblem Portfolios and Empire Life Mutual Funds (the "Portfolios" or "Funds"). The units of the Portfolios and Funds are available only in those jurisdictions where they may be lawfully offered for sale and therein only by persons permitted to sell such units. Nothing contained herein shall constitute, or shall be deemed to constitute, investment advice or a recommendation to buy or sell a specific security, by the Portfolios, Funds or their manager, Empire Life Investments Inc.

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