

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

1 What percentage (if any) of your investment will you wish to withdraw within the next two years?

% Diversified Income*

of investment to meet liquidity needs

100%

of investment that don't need to meet liquidity needs

%

OBJECTIVE

2 What is your primary investment goal?

Income/Capital preservation/
Some capital growth

Growth

TIME HORIZON

3 What is your investment time horizon?

Less than 3 years

3 - 7 years

Greater than 7 years

Less than 3 years


Balanced

3 - 7 years


Greater than 7 years

RISK TOLERANCE


4 Based on your current personal and financial circumstances, are you able to withstand the risk of short-term losses?

No  Diversified Income


Yes

No  Balanced

Yes

No  Balanced

Yes

No  Moderate Growth

Yes

No


Yes

Yes


5 Are you willing to experience some extended periods of volatility as a trade-off for potential higher long-term returns?

No  Conservative


Yes

No  Balanced


Yes

No  Balanced


Yes

No  Moderate Growth

Yes


No  Moderate Growth


Yes


No  Moderate Growth


Yes

6 If your investment decreases in value due to unfavourable market conditions, how long are you willing to wait for your investment to recover?


Up to one year  Conservative


1-3 years  Conservative


3-5 years  Balanced


Up to one year  Balanced


1-3 years  Balanced


3-5 years  Moderate Growth


Up to one year  Balanced


1-3 years  Moderate Growth


3-5 years  Moderate Growth


Up to one year  Moderate Growth


1-3 years  Growth


3-5 years  Aggressive


Up to one year  Moderate Growth

1-3 years  Moderate Growth

3-5 years  Growth

Up to one year  Moderate Growth

1-3 years  Growth

3-5 years  Aggressive

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.

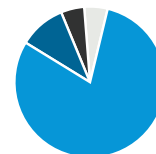
Empire Life Emblem Portfolios®

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.

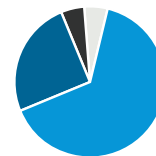


80.0% Fixed Income
10.0% Canadian Equities
5.0% U.S. Equities
5.0% International Equities

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.

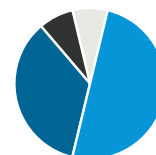


65.0% Fixed Income
25.0% Canadian Equities
5.0% U.S. Equities
5.0% International Equities

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.

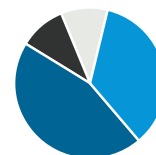


50.0% Fixed Income
35.0% Canadian Equities
7.5% U.S. Equities
7.5% International Equities

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.

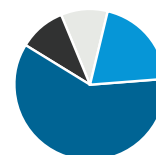


35.0% Fixed Income
45.0% Canadian Equities
10.0% U.S. Equities
10.0% International Equities

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.

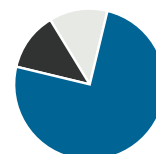


20.0% Fixed Income
60.0% Canadian Equities
10.0% U.S. Equities
10.0% International Equities

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.

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. You should consult with your investment professional before making any investments.

® Registered trademark of **The Empire Life Insurance Company** - used under license.