

EMPIRE LIFE EMBLEM PORTFOLIOS®

Empire Life Emblem Portfolios let you simplify and diversify—in one decision. Aimed to increase potential return and lower volatility, you can choose the Emblem Portfolio that symbolizes you.

Reasons to invest

1. Instant Diversification

In one decision, diversify your investment across a range of asset classes.

2. Investment Approach

Portfolios are managed using a conservative, value-oriented and disciplined investment approach.

3. Tactical Asset Management

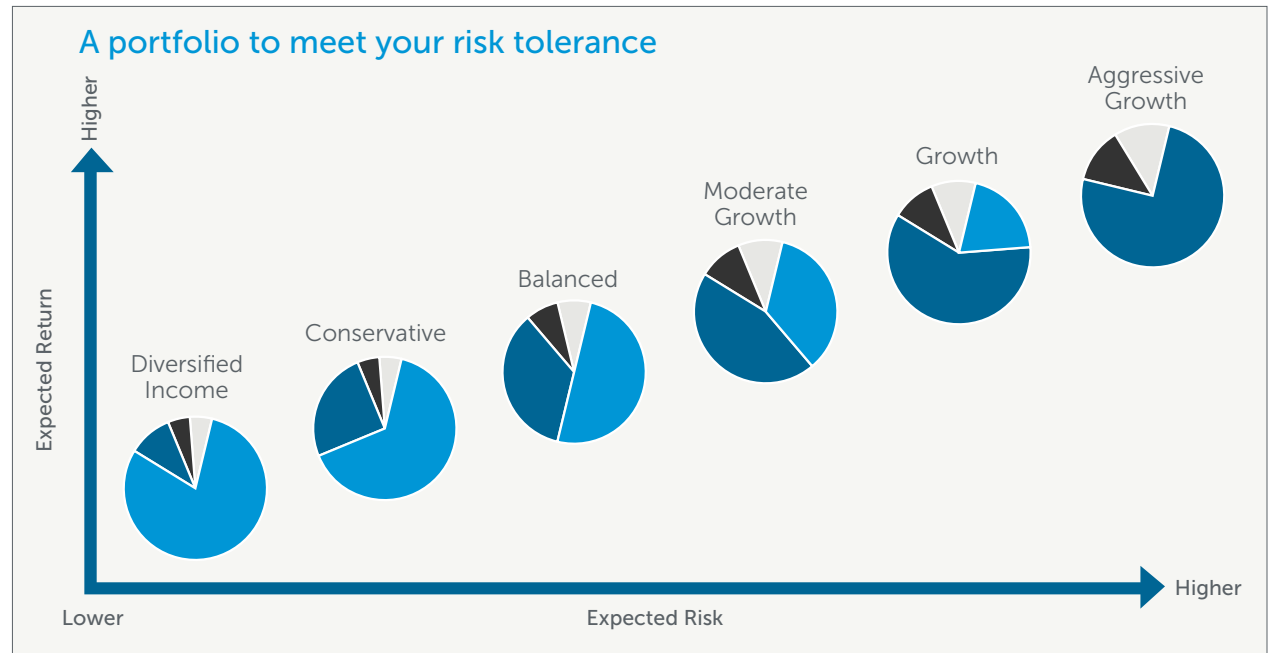
Asset mix is monitored and adjusted in response to evolving market conditions.

4. Transparency

Portfolios invest directly in securities instead of funds so you can always see what you're invested in.

5. Tax-Efficient Cash Flow

Series T available in 6% and 8% annualized distribution to provide predictable, tax-efficient cash flow.¹



Target Asset Mix	Diversified Income	Conservative	Balanced	Moderate Growth	Growth	Aggressive Growth
Cash & Fixed Income	80.0%	65.0%	50.0%	35.0%	20.0%	—
Canadian Equities	10.0%	25.0%	35.0%	45.0%	60.0%	75.0%
U.S. Equities	5.0%	5.0%	7.5%	10.0%	10.0%	12.5%
International Equities	5.0%	5.0%	7.5%	10.0%	10.0%	12.5%

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Our Investor Profile Questionnaire helps determine which Portfolio may be right for you based on your investment time horizon, risk tolerance, and investment goals.

Try our online questionnaire at www.empirelifeinvestments.ca under "Resources".

	Diversified Income*	Conservative*	Balanced	Moderate Growth	Growth	Aggressive Growth
Why invest in this fund.	You are seeking current income and some growth by investing primarily in fixed income and equity securities, with a target equity allocation of 20%.	You are seeking growth with income by investing primarily in Canadian fixed income and equity securities, with a target equity allocation of 35%.	You are seeking a high level of income and growth by investing primarily in Canadian fixed income and equity securities, with a target equity allocation of 50%.	You are seeking growth and income by investing primarily in Canadian equity and fixed income securities, with a target equity allocation of 65%.	You are seeking growth with limited income by investing primarily in Canadian equity and fixed income securities, with a target equity allocation of 80%.	You are seeking growth by investing primarily in Canadian equity securities.

For more information, speak with your financial advisor today.

*Empire Life Emblem Diversified Income Portfolio and Empire Life Conservative Portfolio are not available in series T8.

¹ Annual return of capital distributions are reset each year to maintain the payout target rate. The sale of series T units may trigger capital gains or losses.

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