



CI EMPIRE LIFE CONCENTRIC GIF BONUS PROGRAM

YOUR CLIENTS CAN BENEFIT FROM THE FEATURES AND BENEFITS OF A CONCENTRIC GIF CONTRACT, AND NOW YOU CAN TOO

Earn a commission bonus for promoting the value and features of Concentric GIF.

Concentric GIF Commission Bonus: Your formula for higher commission.

Total Deposits x GIF Deposit Bonus Rate = Concentric GIF Commission Bonus



The commission bonus is available on all Concentric GIF deposits made between January 1 to June 30, 2023

DESIGNED WITH ADVISORS IN MIND

The opportunity for growth with the benefit of protection are key features of segregated funds that can add value to many investment portfolios regardless of the market environment. The program is designed to reward advisors for promoting the value and features of the Concentric GIF contract to clients and helping them build a well-balanced portfolio.

SIMPLE, FAST AND EASY

The Concentric GIF product offers a range of insurance guarantees, investment and purchase fee options making it easier for an advisor to develop a comprehensive product recommendation based on a client's needs analysis. In addition, selling Concentric GIF has never been easier with non-face-to-face sales and additional deposits available through the Concentric Online Application Centre and Additional Deposit Form.

HOW DOES THE CONCENTRIC GIF COMMISSION BONUS PROGRAM WORK?

100% of the bonus is payable directly to advisors to reward them for taking the time to promote the value and features that Concentric GIF contract offers. Here's how it works:

Concentric GIF Deposit Bonus Rate

A bonus commission is payable based on Concentric GIF gross deposits

Deposits	Bonus Rate
All deposits between January 1 to June 30, 2023	0.25%

CONCENTRIC GIF COMMISSION BONUS FORMULA

$$\begin{aligned} &\text{Total GIF Deposits} \\ &\times \text{GIF Deposit Bonus Rate} \\ \hline &= \text{Concentric GIF Commission Bonus} \end{aligned}$$

CASE STUDY



Robert generated \$4,000,000 in segregated fund deposits into Concentric GIF contracts in 2023. Robert's segregated fund growth bonus will be calculated as follows:

- Deposits = \$4,000,000; Concentric GIF Deposit Bonus Rate = 0.25%
- Concentric GIF Commission Bonus = \$4,000,000 x 0.25% = \$10,000

EMPIRE LIFE GIF GROWTH COMMISSION BONUS PROGRAM DETAILS AND ELIGIBILITY

Eligible products	Concentric GIF 75/75 Concentric GIF 75/100
Eligible deposits ¹	Concentric Online Application Centre Fundserv deposits via Wire Order Additional GIF deposits processed through the Empire Life My Advisor Dashboard Pre-Authorized Debit (PAD) Paper applications and deposits.
Purchase fee options	Front End Load (FEL) Low Load (LL) Deferred Sales Charge (DSC) No Load (NL) – Advisor Charge Back F-Class (Nominee Only) ²
Advisor eligibility	All gross Concentric GIF deposits for June 30, 2023
Payment date	July 2023

To learn more, contact your Empire Life sales representative.



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IMPORTANT DISCLAIMERS – FOR ADVISOR USE ONLY

¹ Empire Life will pay a commission bonus on all eligible deposits received and processed into CI Empire Life Concentric Guaranteed Investment Funds contracts – Concentric GIF 75/75 and Concentric GIF 75/100 from January 2, 2023 at 12:01 a.m. (ET) to June 30, 2023 at 4:00 p.m. (ET). All existing recurring Pre-Authorized Debits (PADs) as of January 1, 2023 are eligible for the commission bonus.

² Any commissions in a F-Class contract are negotiated by the client and the advisor/dealer and are paid by the client directly. 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.** Please read the information folder, contract and fund facts before investing. Contracts are issued by The Empire Life Insurance Company.

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