

LOOK TO OUR SHINING STARS

Deliver stellar results to your clients with our disciplined, long term investment management approach that focuses on quality and downside protection.

Overall Morningstar Rating™

Class A¹ G² and L³



**Empire Life Emblem Global
Conservative Portfolio GIF³**



**Empire Life Short Term High
Income GIF³**



Empire Life American Value GIF^{1,4}



Empire Life Asset Allocation GIF^{1,4}



Empire Life Elite Balanced GIF^{2,4}



Empire Life Elite Equity GIF^{1,4}



**Empire Life Emblem Global
Moderate Growth Portfolio GIF³**



**Empire Life Global Dividend
Growth GIF^{1,4}**



Empire Life Global Equity GIF^{1,4}



**Empire Life Global Smaller
Companies GIF^{1,4}**



Empire Life Income GIF^{1,4}



**Empire Life Strategic
Corporate Bond GIF³**



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For more information speak to your Empire Life sales team or visit empire.ca



Segregated Fund contracts are issued by The Empire Life Insurance Company ("Empire Life"). 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.** Past performance is no guarantee of future performance. All returns are calculated after taking expenses, management and administration fees into account.

Morningstar is an independent organization that groups funds with generally similar investment objectives for comparison purposes and ranks them on a historical basis. Morningstar Ratings reflect performance as of December 31, 2022 for Class A and G units and are subject to change monthly. The ratings are calculated from a fund's 3, 5 and 10-year returns measured against 91-day Treasury bill and peer group returns. For each time period the top 10% of the funds in a category get five stars, the next 22.5% four stars; the following 35% three stars; the next 22.5% two stars, and the bottom 10% one star. The Overall Rating is a weighted combination of the 3, 5 and 10-year ratings. The CIFSC categories and number of funds in each category for the standard periods are:

¹ Morningstar Rating is for Class A units only; other classes may have different performance characteristics. Class A units only available to existing clients.

For Empire Life American Value Fund-A the number of U.S. Equity funds for each period is as follows: 3-year: 715 funds, 5-year: 458 funds, 10-year: 321 funds. For Empire Life Asset Allocation Fund-A the number of Tactical Balanced funds for each period is as follows: 3-year: 180 funds, 5-year: 161 funds, 10-year: 58 funds. For Empire Life Elite Equity Fund-A the number of Canadian Focused Equity funds for each period is as follows: 3-year: 521 funds, 5-year: 413 funds, 10-year: 331 funds. For Empire Life Global Dividend Growth Fund-A the number of Global Equity funds for each period is as follows: 3-year: 881 funds, 5-year: 621 funds, 10-year: 452 funds. For Empire Life Global Equity Fund-A the number of Global Equity funds for each period is as follows: 3-year: 881 funds, 5-year: 621 funds, 10-year: 452 funds. For Empire Life Global Smaller Companies Fund-A the number of Global Small/Mid Cap Equity funds for each period is as follows: 3-year: 113 funds, 5-year: 84 funds, 10-year: 75 funds. For Empire Life Income Fund-A the number of Canadian Fixed income Balanced funds for each period is as follows: 3-year: 691 funds, 5-year: 468 funds, 10-year: 357 funds.

² Morningstar Rating is for Class G units only; other classes may have different performance characteristics. Class G units only available to existing clients.

For Empire Life Elite Balanced Fund-G the number of Canadian Equity Balanced funds for each period is as follows: 3-year: 651 funds, 5-year: 472 funds, 10-year: 315 funds.

³ Morningstar Rating is for Class L units only; other classes may have different performance characteristics.

For Empire Life Emblem Global Conservative Portfolio GIF-L the number of Global Fixed Income Balanced funds for each period is as follows: 3-year: 293 funds. For Empire Life Emblem Global Moderate Growth Portfolio GIF-L the number of Global Equity Balanced funds for each period is as follows: 3-year: 881 funds. For Empire Life Short Term High Income GIF-L the number of High Yield Fixed Income funds for each period is as follows: 3-year: 152 funds. For Empire Life Strategic Corporate Bond-L the number of Global Corporate Fixed Income funds for each period is as follows: 3-year: 16 funds.

⁴ This is the marketing name for the fund. The fund's legal name excludes "Empire Life" and "GIF" and includes "Fund" at the end of its name.

For more details on the calculation of star ratings or quartile rankings, please see www.morningstar.ca. ©2023 Morningstar Research Inc. All rights reserved. The information contained herein: (1) is proprietary to Morningstar; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete, or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

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Valid until: May 15, 2023

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