



I want growth, but I also want to be able to sleep at night

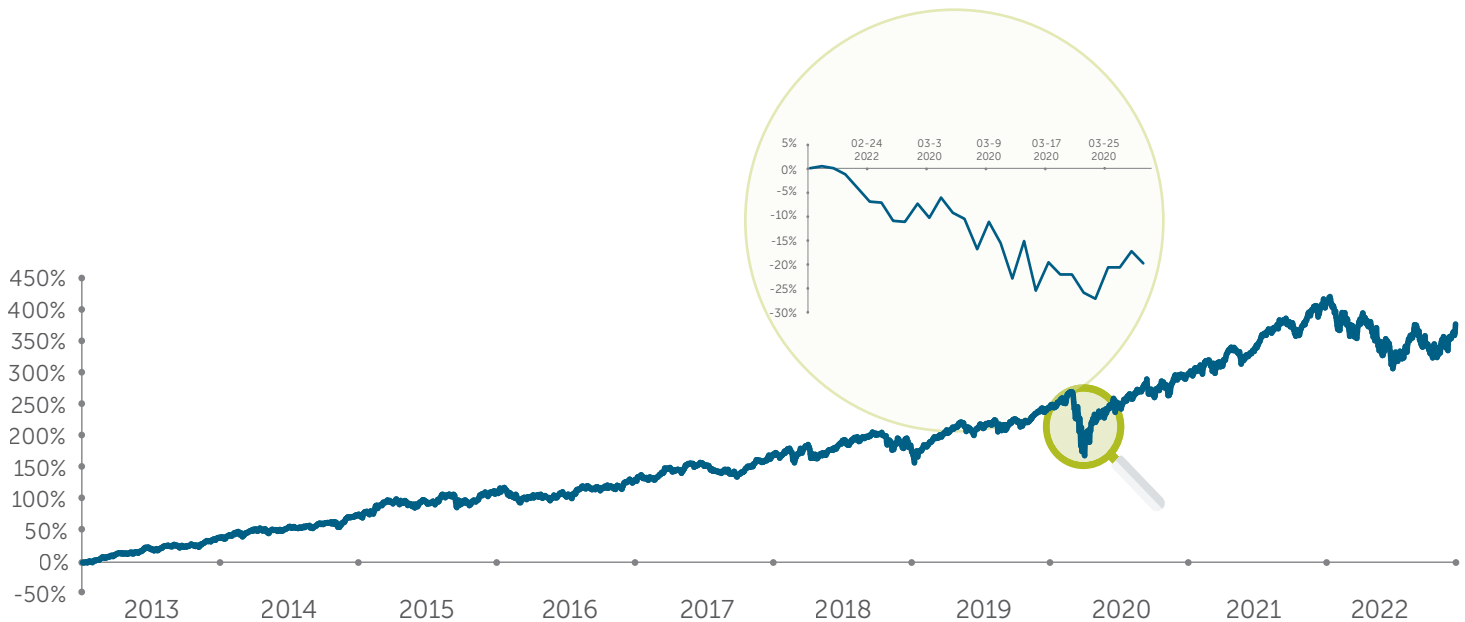
5 Reasons to be invested

Understanding investment risk

Current events such as Europe's energy crisis, rising interest rates and inflation have given investors the perception that the global financial system is more fragile than previously believed. With volatility and sentiment like that, it is no wonder investors are nervous about the markets. The willingness to take on risk has been fundamentally altered.

Get a clear view of investment risk

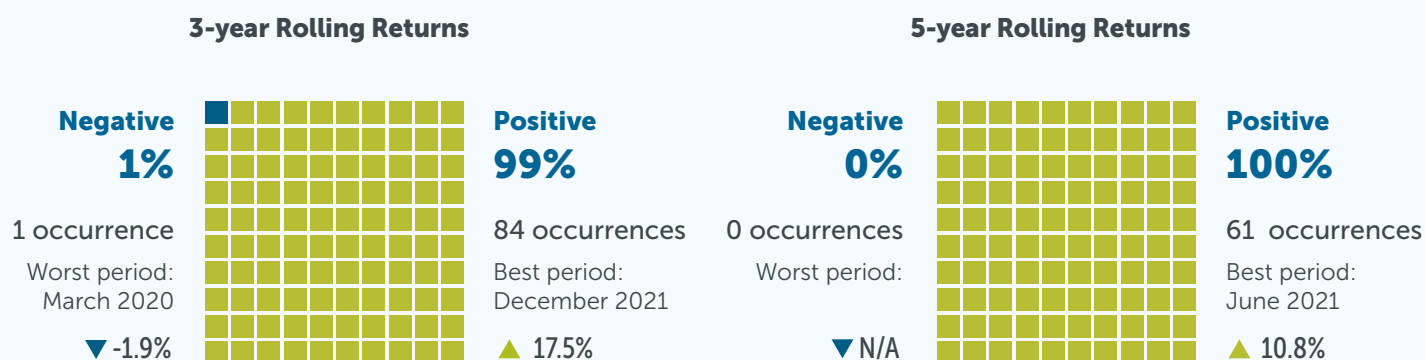
Looking at almost anything under a microscope can make it look scarier than usual. The same is true for the market, when we blow up any period of volatility as seen here in the S&P 500 Total Return Index:



Source: Morningstar Research Inc., 10-year cumulative return ending November 30, 2022.

Understanding investment risk is more critical than ever before. When you understand the size and shape of investment risk and how much you are willing to be exposed to, you can adopt a strategy best suited to your needs.

Looking at the S&P/TSX Composite Total Return Index over 3 and 5-year rolling return periods, we see a positive pattern begin to appear. Each green square represents a positive period; blue represents a negative period.



Source: Morningstar Research Inc., as of November 30, 2022.

■ Negative period ■ Positive period

This suggests that you may have a higher potential to realize a positive outcome given even a little bit of time.

What if the time horizon is short? Not all of us can measure our investment time horizon in decades. But that's where an Empire Life segregated fund can really help. Our investment approach of seeking out high quality, stable businesses at lower valuations coupled with segregated fund features such as maturity and death benefit guarantees, including annual death benefit guarantee resets, can help manage any short term volatility.

Benefits of Empire Life Guaranteed Investment Funds

- Choice of 75% or 100% maturity benefit guarantee¹
- Choice of 75% or 100% death benefit guarantee on deposits made to age 90¹
- Automatic annual death benefit guarantee resets until age 80 to lock in market gains
- Avoid estate and probate fees if you name a beneficiary other than your estate
- Potential for creditor protection

➤ Find out if an Empire Life segregated fund is right for you, speak to your financial advisor today!

¹ The maturity and death benefit guarantees are reduced proportionately for withdrawals.

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.** All returns are calculated after taking expenses, management and administration fees into account.

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The Empire Life Insurance Company

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