

GET THE POWER OF RESETS WORKING FOR YOU

The Empire Life Guaranteed Investment Funds 75/100 segregated fund insurance contract provides a 100% death benefit guarantee¹ – a guarantee that becomes even more powerful with resets.²

On the reset date every year, if the market value of your policy is higher than the death benefit guarantee, the death benefit guarantee is automatically reset to the higher value. This annual, automatic reset locks in market growth and increases your guaranteed value.

RESETS IN ACTION



1

If the market value goes up, the automatic annual death benefit resets lock in that growth.

2

Your death benefit will never decrease below the last reset amount, even if the market value goes down.

● Death Benefit Guarantee

● Market Value

The market values represented are hypothetical and for illustrative purposes only. They should not be considered representative of past or future investment performance. Initial premium: \$100,000.



Sarah invests \$100,000 in an Empire Life Guaranteed Investment Funds 75/100 policy. Her death benefit guarantee is \$100,000 from day one, as long as no withdrawals are made.¹



While the market value is recovering in years six through nine, the death benefit remains at \$127,000.¹



Over the next four years the market value increases to \$127,000. The reset locks in that growth – every year – and her death benefit guarantee increases to \$127,000.¹



In year ten, the market value increases to \$136,000. The reset locks in that growth and her death benefit guarantee increases to \$136,000.¹



There is a correction in year five and her market value drops below her original investment to \$90,000. The death benefit guarantee remains at \$127,000, since it is guaranteed to not go below the last reset amount.

¹ The death benefit guarantee is reduced proportionately for withdrawals.

² Final reset occurs on annuitant's 80th birthday.

Guaranteed Investment Funds 75/100 works hard for you:

- Automatic annual death benefit guarantee resets until age 80 to lock in market gains
- Open contracts before age 80 and make deposits to age 90 — with 100% death benefit guarantee on deposits
- May bypass estate and probate fees if you name a beneficiary other than your estate
- Diversified investment choices ranging from fixed income to 100% equity
- Enjoy lower costs with GIF Preferred Pricing starting at \$250,000 per household
- Consumer protection³



Resets can make your guarantees work even harder.
Speak to your advisor or visit empire.ca.

³The Empire Life Insurance Company is a member of Assuris. Assuris is the not for profit organization that protects Canadian policyholders in the event their life insurance company fails. Details about Assuris' protection are available at www.assuris.ca or by calling the Assuris Information Centre at 1 866 878-1225.

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.**

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The Empire Life Insurance Company

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