



EMPIRE LIFE CLASS PLUS 2.1

Guaranteed Retirement Income For Life™

Help your clients live retirement on their terms.

Your clients live life on their own terms. Why should retirement be any different? Gone are the days when your clients retired at 65 with a company pension. In today's world, income generation with maximum flexibility can influence one's retirement destiny.

Empire Life is proud to present **Class Plus 2.1**: Offering guaranteed retirement income for life¹ with our unique Automatic Income Resets and Retirement Income Privileges that adapt to changing retirement plans.

Class Plus 2.1 key features:

- 5% Annual Income Base Bonus builds income potential²
- 4% LWA at age 65
- Single and Joint Life tiered income options available at 55
- Automatic Income Resets mean client's income may be bumped up
- Retirement Income Privileges let clients stop and start their income
- 75% Death and Maturity Benefit Guarantee
- Death Benefit Guarantee, Income Base and Bonus Base reset automatically every 3 years
- Potential for higher growth with 3 investment options offering 80% equity exposure
- Excess Withdrawal Alert service to safeguard clients' guaranteed income
- Competitive management and insurance fees

With Class Plus 2.1, you can help give your clients the retirement they deserve. Please contact your Empire Life Investments Sales Representative to find out more about our exciting retirement solution.

[Talk to your Empire Life Investment Sales representative today for details.](#)

Class Plus 2.1: Guaranteed Retirement Income for Life™

Lifetime Withdrawal Amount (LWA)	LWA payable is based on the Annuitant's age and the applicable percentage of the Income Base as shown below <table> <tr> <td>Single Tiered LWA Percentage:</td><td>Joint Tiered LWA Percentage³:</td></tr> <tr> <td>age 0 - 54: 0.00%</td><td>age 0 - 54: 0.00%</td></tr> <tr> <td>age 55 - 59: 3.00%</td><td>age 55 - 59: 2.50%</td></tr> <tr> <td>age 60 - 64: 3.50%</td><td>age 60 - 64: 3.00%</td></tr> <tr> <td>age 65 - 69: 4.00%</td><td>age 65 - 69: 3.50%</td></tr> <tr> <td>age 70 - 74: 4.25%</td><td>age 70 - 74: 3.75%</td></tr> <tr> <td>age 75+: 5.00%</td><td>age 75+: 4.50%</td></tr> </table>	Single Tiered LWA Percentage:	Joint Tiered LWA Percentage³:	age 0 - 54: 0.00%	age 0 - 54: 0.00%	age 55 - 59: 3.00%	age 55 - 59: 2.50%	age 60 - 64: 3.50%	age 60 - 64: 3.00%	age 65 - 69: 4.00%	age 65 - 69: 3.50%	age 70 - 74: 4.25%	age 70 - 74: 3.75%	age 75+: 5.00%	age 75+: 4.50%
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age 70 - 74: 4.25%	age 70 - 74: 3.75%														
age 75+: 5.00%	age 75+: 4.50%														
Automatic Income Resets	- Percentage of Income Base payable is automatically increased to next LWA percentage tier at each eligible age - No administrative work required from the advisor or client - Your client will always receive the greater of the current LWA or the new LWA which is calculated based on the current Income Base and the applicable LWA percentage¹														
Retirement Income Privileges	Your client can discontinue income payments and then resume at any time														
Income Base Bonus eligibility	Each year that there are no withdrawals from Class Plus 2.1														
Income Base Bonus	5% annually														
Death Benefit Guarantee (DBG)	Greater of market value or 75% of deposits⁴														
Maturity Benefit Guarantee (MBG)	Greater of market value or 75% of deposits⁴														
Triennial Resets	- Automatic every 3 years on Income Base, Bonus Base, and DBG⁵ - No resets on MBG														
Last date for deposits	- Single Tiered LWA Option – December 31st of year the Annuitant turns 80 - Joint Tiered LWA Option – December 31st of year the older of the Annuitant and the Joint Life turns 80														
Contract maturity date	- Single Tiered LWA Option – December 31st of year the Annuitant turns age 120 - Joint Tiered LWA Option – December 31st of year the younger of the Annuitant and the Joint Life turns 120														
Class Plus Fee collected	Monthly														
Minimum initial deposit	\$10,000														
Excess Withdrawal Alert	Our exclusive Excess Withdrawal Alert service safeguards clients' income														
Number of funds	Choice of 13 Funds including: 5 Emblem GIF Portfolios 8 stand-alone Funds (6 balanced, 1 fixed income, 1 money market)														
Maximum equity allocation	80% - Emblem Growth Portfolio GIF, Dividend Balanced GIF, Elite Balanced GIF														

¹ Making an Excess Withdrawal may decrease the guaranteed retirement income for life amount. ² Income Base Bonus is a notional amount added to the Income Base at the end of each calendar year if no withdrawals are made for that year. ³ Determined based on the age of the youngest of the Annuitant and the Joint Life. ⁴ Adjusted proportionally for withdrawals. ⁵ Up to and including the Annuitant's 80th birthday. For Joint Life, final DBG reset on the earliest of the Annuitant's and the Joint Life's 80th birthday.

This document is for general information purposes only. A description of the key features of the individual variable insurance contract is contained in the Class Plus 2.1 Information Folder. **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.**

Empire Life Emblem GIF Portfolios currently invest primarily in units of Empire Life Mutual Funds. The simplified prospectus and other information about each of the underlying mutual funds are available on the SEDAR website at www.sedar.com or at www.empirelifeinvestments.ca.

[†] The Empire Life Insurance Company has been managing money for 50 years; including through its subsidiary Empire Life Investments Inc. since 2012.

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