

EMPIRE LIFE EMBLEM PORTFOLIOS®

Empire Life Emblem Portfolios let you simplify and diversify—in one decision. Aimed to increase potential return and lower volatility, you can choose the Emblem Portfolio that symbolizes you.

Reasons to invest

1. Instant Diversification

In one decision, diversify your investment across a range of asset classes.

2. Investment Approach

Portfolios are managed using a conservative, value-oriented and disciplined investment approach.

3. Tactical Asset Management

Asset mix is monitored and adjusted in response to evolving market conditions.

4. Transparency

Portfolios invest directly in securities instead of funds so you can always see what you're invested in.

5. Tax-Efficient Cash Flow

Series T available in 6% and 8% annualized distribution to provide predictable, tax-efficient cash flow.¹



Target Asset Mix	Diversified Income	Conservative	Balanced	Moderate Growth	Growth	Aggressive Growth
Cash & Fixed Income	80.0%	65.0%	50.0%	35.0%	20.0%	—
Canadian Equities	10.0%	25.0%	35.0%	45.0%	60.0%	75.0%
U.S. Equities	5.0%	5.0%	7.5%	10.0%	10.0%	12.5%
International Equities	5.0%	5.0%	7.5%	10.0%	10.0%	12.5%

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Our Investor Profile Questionnaire helps determine which Portfolio may be right for you based on your investment time horizon, risk tolerance, and investment goals.

Try our online questionnaire at www.empirelifeinvestments.ca under "Resources".

	Diversified Income*	Conservative*	Balanced	Moderate Growth	Growth	Aggressive Growth
Why invest in this fund.	You are seeking current income and some growth by investing primarily in fixed income and equity securities, with a target equity allocation of 20%	You are seeking growth with income by investing primarily in Canadian fixed income and equity securities, with a target equity allocation of 35%	You are seeking a high level of income and growth by investing primarily in Canadian fixed income and equity securities, with a target equity allocation of 50%	You are seeking growth and income by investing primarily in Canadian equity and fixed income securities, with a target equity allocation of 65%	You are seeking growth with limited income by investing primarily in Canadian equity and fixed income securities, with a target equity allocation of 80%	You are seeking growth by investing primarily in Canadian equity securities

Reach your goals faster with Empire For Life® Loyalty Program.

If you hold an Empire Life Mutual Fund, including Emblem Portfolios, for at least 10 consecutive years, you are eligible to receive a distribution equal to 5% of the annual management fee. Additional investments made in any Empire Life Mutual Fund will also be eligible for the management fee distribution.² You are automatically enrolled with your first investment in any Empire Life Mutual Fund.

For more information, speak with your financial advisor today.

*Empire Life Emblem Diversified Income Portfolio and Empire Life Conservative Portfolio are not available in series T8.

¹ Annual return of capital distributions are reset each year to maintain the payout target rate. The sale of series T units may trigger capital gains or losses.

² Investors must continuously meet requirements. You must own Empire Life Mutual Fund units on the date of the management fee distribution to receive it.

Empire Life Investments Inc. is the Manager of the Empire Life Emblem Portfolios and Empire Life Mutual Funds (the "Portfolios" or "Funds"). The units of the Portfolios and Funds are available only in those jurisdictions where they may be lawfully offered for sale and therein only by persons permitted to sell such units. Nothing contained herein shall constitute, or shall be deemed to constitute, investment advice or a recommendation to buy or sell a specific security, by the Portfolios, Funds or their manager, Empire Life Investments Inc. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. You should consult with your investment professional before making any investments.

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