



Insurance & Investments
Simple. Fast. Easy.®

INSIGHT e-Newsletter

November 25, 2021

CLASS PLUS 3.0

The gift that
keeps
on giving
**guaranteed
retirement
income for life¹**



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Give your clients the gift of guaranteed retirement income for life!

9 of 10 Canadians want guaranteed income for life.² Shifting demographics and the economic realities of today mean more Canadians than ever before are looking for a secure source of retirement income.

When your clients invest in Class Plus 3.0, they are guaranteed to receive a predictable monthly income that is guaranteed for as long as they live.

[Download the flyer](#)

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New for 2022!

Empire Life is pleased to announce a \$25,000 deposit limit for existing Class Plus 2.1 contracts in 2022.

[Learn more](#)

¹ Making an Excess Withdrawal may decrease the guaranteed retirement income for life amount.

² Designing retirement schemes Canadians want. CAAT pension plan. April 2017.



INSURANCE NEWS



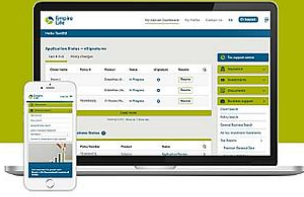
Five reasons every Canadian should make a (legally valid) Will

Making a legally valid Will is a crucial aspect of estate planning. Whether it's to maximize the estate you leave behind for the next generation, or to make sure your wishes are carried out the way you planned, making a Will is vital.

No matter what stage of life you're at, we are here to help with your financial planning. Check out the blog post on 5 great reasons you should make a Will.

[Read Blog Post](#)

NEW! Business support section offers quick access to top Business Centre features



Access some of the most popular features on the Business Centre directly from the My Advisor Dashboard

The newly added Business support section on the My Advisor Dashboard allows you to quickly and easily access the most popular Business Centre features directly from the dashboard home page. This means you no longer have to go to the Business Centre to view client and policy searches, reports and more.

The new section also gives you access to other features that allow you to perform functions such as completing client, policy and general business searches, generating ad-hoc investment statements and viewing contract and compensation details.

[Go to My Advisor Dashboard](#)

Not registered yet?

[Learn More](#)



New sales aid! Could a 15% premium discount in year one cost more over the long term?

For life insurance coverage that is intended to last 20 or 30 years, it pays to look at the cost over the entire initial term of a policy to get the full picture.

We ran quotes for 344 scenarios for standard non-smokers, ages 18 to 60 and found that total costs for a client were lower for Empire Life in all but one case compared with the discounted rates of Company "Q". Download the new sales aid and see for yourself!

[Download the sales aid](#)



INVESTMENTS NEWS



Build resilience with the right diversification strategy

By combining distinct asset classes within an investment portfolio you have the potential to reduce or limit overexposure to any single asset, region, or sector. Here are a few strategies that may help:

- Invest in the world for a smooth journey
- Break the cycle through a variety of industries
- Look beyond the surface to help balance risk and reward

From conservative to aggressive, Empire Life has a wide range of segregated funds to help meet your clients' needs. Find out how these diversification strategies may help to deliver the outcome your clients are looking for.

[Download the flyer](#)

[Visit the page](#)



Now available: Multi-Strategy investor Q3 Commentary and Advisor Holdings Update

Dave Paterson, VP, Strategic Investment Solutions shares insights on market action in September, historically the cruellest month in the stock market year. Dave also provides his review of Q3 world events, their impact on the equity markets and his management of the Empire Life Multi-Strategy segregated fund portfolios in language that's suitable for your investors.

Stay up-to-date on Empire Life's Multi-Strategy portfolios with the Q3 Holdings Update for Advisors.

[Read the Quarterly Commentary](#)

[Get the Holdings Summary](#)



Financial Markets at-a-glance infographic now available for Q3

Looking for a high-level, visual way to explain the past quarter's market changes to your investors? The Financial Markets at a Glance infographic is the answer. It presents a brief overview of world events and their impact on global markets. Easily digestible bits of information are broken

down by Canadian, US, global equities and fixed income using colourful graphics and symbols so you can give your investors a big picture overview of what happened in Q3 2021.

[Download the infographic](#)



The natural gas rally, its global implications and investment opportunities

A combination of increased demand and curtailed supply has resulted in a significant rally in natural gas prices globally. The implications could be substantial with companies and governments making every effort to soften the impact.

In the latest **From the Desk of**, Sara Shahram comments on the significant global rally in natural gas prices, how it happened and the implications. Sara also shares how this information will be used in the investment process.

[Read the article](#)



Fast & Full Investments – individual Fund Fact Sheets now available!

We've heard your feedback and have enhanced our online investment application process. Individual Fund Fact Sheets for each fund you and your client have selected will now be included in the DocuSign investment application package. [Launch Fast & Full Investments.](#)



CORPORATE NEWS



Holiday hours and year-end settle dates

Please refer to the following Information Circular to learn more about our holiday hours of operations and year-end dates for Retail business.

[Information Circular](#)



2022 weekly advisor pay schedule

The 2022 Weekly Advisor Pay Schedule is now available. See the Information Circular for details.

[Information Circular](#)



Year-end cut off for Class Plus 3.0 Income Base Bonus Eligibility

All Class Plus 3.0 contracts will receive the one-time 4% annual Income Base Bonus on December 31, 2021, if no withdrawals have been made in 2021. The year-end cut off for deposits into Class Plus 3.0 to receive the annual Income Base Bonus is December 31, 2021 at 4:00 p.m. ET. This includes FundSERV trades, transfers from other institutions, and cheques submitted directly to Empire Life. There will be no exceptions for deposits received after this cut-off.

Unsettled wire order purchases placed before December 31, 2021 at 4:00 p.m. ET will qualify for the annual Income Base Bonus, and the Lifetime Withdrawal Amount (LWA) will be adjusted when the trade settles.