

**Investment Performance Comparison
as of August 31, 2015**

For Dealer Use Only

Class Plus 2

✓

FUNDS	1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yr	5 Yr	10 Yr	15 Yr	Since Inception*
Empire Money Market - Class A	0.0%	0.0%	0.0%	0.1%	0.2%	0.3%	0.3%	1.2%	1.6%	3.3%
Median Canadian Money Market-Seg	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.9%	1.2%	-
Quartile Ranking	4	3	3	2	2	2	2	1	1	-

Target
Asset Mix

✓

Empire Bond - Class A	-1.1%	-0.7%	-2.1%	1.5%	3.0%	2.2%	2.6%	2.8%	3.6%	5.6%
Median Canadian Fixed Income-Seg	-1.2%	-0.7%	-2.6%	1.3%	2.5%	1.7%	2.5%	2.8%	3.7%	-
Quartile Ranking	2	3	1	1	1	2	2	3	3	-

100%FI

✓

Empire Income - Class A	-2.2%	-1.7%	-3.6%	-0.1%	0.2%	3.6%	3.7%	3.5%	-	4.1%
Median Cdn Fixed Income Bal-Seg	-2.1%	-1.7%	-3.0%	1.5%	1.9%	5.1%	4.4%	3.2%	-	-
Quartile Ranking	3	2	4	4	4	4	3	2	-	-

25%Eq / 75%FI

✓

Empire Balanced - Class A	-2.9%	-2.1%	-4.3%	-0.8%	-1.7%	5.7%	4.9%	2.8%	3.4%	6.0%
Median Canadian Neutral Balanced-Seg	-3.1%	-2.8%	-3.8%	0.9%	1.2%	7.5%	5.8%	3.7%	3.4%	-
Quartile Ranking	2	1	3	4	4	4	4	4	2	-

55%Eq / 45%FI

✓

Empire Global Balanced - Class A	-2.7%	-0.3%	-2.2%	4.2%	5.5%	10.4%	6.8%	0.7%	-	1.1%
Median Global Equity Balanced-Seg	-4.0%	-3.5%	-3.6%	3.3%	3.7%	11.4%	7.6%	3.7%	-	-
Quartile Ranking	1	1	2	2	2	3	3	4	-	-

70%Eq / 30%FI

✓

Empire Asset Allocation - Class A	-3.3%	-1.4%	-2.6%	2.7%	6.8%	10.9%	7.7%	3.6%	3.6%	5.5%
Median Tactical Balanced-Seg	-2.6%	-3.1%	-3.5%	0.3%	-1.4%	5.9%	4.4%	3.1%	3.6%	-
Quartile Ranking	3	1	2	2	1	1	1	1	2	-

65%Eq / 35%FI

✓

Empire Dividend Balanced - Class G	-3.6%	-3.2%	-5.4%	-2.1%	-3.8%	7.4%	6.0%	-	-	6.0%
Median Canadian Equity Balanced-Seg	-3.4%	-4.0%	-4.8%	-0.6%	-2.8%	7.7%	6.0%	-	-	-
Quartile Ranking	3	2	3	3	3	3	3	-	-	-

80%Eq / 20%FI

✓

Empire Elite Balanced - Class G	-3.8%	-2.8%	-3.9%	1.4%	3.0%	10.3%	7.6%	-	-	7.4%
Median Canadian Equity Balanced-Seg	-3.4%	-4.0%	-4.8%	-0.6%	-2.8%	7.7%	6.0%	-	-	-
Quartile Ranking	4	1	2	1	1	1	1	-	-	-

80%Eq / 20%FI

Empire Elite Equity - Class A	-4.4%	-3.2%	-4.3%	1.4%	3.2%	12.4%	8.9%	3.8%	3.9%	9.8%
Median Canadian Focused Equity-Seg	-4.5%	-5.0%	-6.1%	-2.1%	-3.2%	10.1%	6.9%	3.7%	3.9%	-
Quartile Ranking	2	1	1	1	1	1	1	2	2	-

Empire Canadian Equity - Class A	-3.6%	-3.8%	-5.5%	-1.8%	-1.8%	9.7%	7.1%	-	-	3.1%
Median Canadian Equity-Seg	-3.9%	-5.8%	-6.7%	-3.4%	-7.6%	8.6%	5.3%	-	-	-
Quartile Ranking	1	1	2	2	1	2	2	-	-	-

Empire Dividend Growth - Class A	-4.2%	-3.9%	-6.2%	-2.9%	-5.3%	8.8%	6.9%	4.4%	6.6%	6.8%
Median Canadian Dividend & Income Eq-Seg	-3.8%	-5.7%	-7.4%	-5.4%	-8.6%	7.5%	6.2%	3.7%	6.0%	-
Quartile Ranking	4	1	2	2	1	1	2	2	2	-

Empire Small Cap Equity - Class A	-3.6%	-5.8%	-5.3%	-2.0%	-11.6%	4.8%	1.1%	2.9%	6.1%	6.2%
Median Cdn Small/Mid Cap Eq-Seg	-3.8%	-9.0%	-5.7%	-2.6%	-12.5%	8.1%	5.5%	3.4%	6.1%	-
Quartile Ranking	2	1	2	2	1	3	4	3	3	-

✓ = Available in Class Plus 2

Eq= Equity / FI = Fixed Income

Data Source: Paltrak - Median Category and quartile ranking are based on segregated fund universe only

Fund Performance: Returns under 1 year are simple rates of return. All others are annual compound rates of return. All returns are calculated after taking expenses, management and administration fees into account. Past performance does not guarantee future results. Empire Life will endeavour to ensure the information presented is accurate and updated, but will not be held liable for inaccuracies

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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Asset Mix**

FUNDS	1 Mth	3 Mth	6 Mth	YTD	1 Yr	3 Yr	5 Yr	10 Yr	15 Yr	Since Inception*
Empire Global Dividend Growth Class A	-4.5%	-0.8%	-2.0%	8.8%	12.1%	16.4%	10.7%	-	-	-1.2%
Median Global Equity-Seg	-5.4%	-3.6%	-3.1%	6.5%	9.6%	16.0%	11.2%	-	-	-
Quartile Ranking	1	1	2	2	2	2	3	-	-	-
Empire Global Smaller Companies - CI A	-3.0%	4.7%	4.8%	16.2%	21.1%	17.9%	10.3%	-	-	2.0%
Median Global Small/Mid Cap Eq-Seg	-3.0%	0.7%	4.8%	16.2%	19.6%	25.6%	14.9%	-	-	-
Quartile Ranking	2	1	2	2	1	4	4	-	-	-
Empire Global Equity - Class A	-6.0%	-2.6%	-2.4%	8.9%	14.5%	18.9%	12.7%	1.4%	-1.1%	4.5%
Median Global Equity-Seg	-5.4%	-3.6%	-3.1%	6.5%	9.6%	16.0%	11.2%	3.7%	0.2%	-
Quartile Ranking	3	2	2	2	2	1	1	4	3	-
Empire International Equity - Class A	-5.4%	-2.8%	-2.8%	10.4%	10.8%	14.4%	7.6%	-0.3%	-	1.4%
Median International Equity-Seg	-5.8%	-3.6%	-1.7%	12.1%	10.4%	16.1%	8.8%	2.6%	-	-
Quartile Ranking	2	2	3	3	2	4	4	4	-	-
Empire American Value - Class A	-6.0%	-2.1%	-2.1%	8.6%	19.3%	21.0%	15.4%	4.8%	-	2.4%
Median US Equity-Seg	-5.1%	-0.5%	-1.0%	8.7%	16.6%	21.3%	15.9%	4.9%	-	-
Quartile Ranking	4	4	3	3	2	3	3	3	-	-
Empire US Equity Index - Class A	-6.4%	-6.6%	-6.6%	-4.5%	-2.2%	11.9%	13.0%	3.4%	0.5%	2.6%
Median US Equity-Seg	-5.1%	-0.5%	-1.0%	8.7%	16.6%	21.3%	15.9%	4.9%	-0.7%	-
Quartile Ranking	4	4	4	4	4	4	4	3	1	-
Empire Conservative Portfolio - Class A	-2.3%	-1.7%	-3.1%	1.3%	2.4%	5.4%	4.3%	2.5%	-	2.9%
Median Cdn Fixed Income Bal-Seg	-2.1%	-1.7%	-3.0%	1.5%	1.9%	5.1%	4.4%	3.2%	-	-
Quartile Ranking	3	3	3	3	2	2	3	4	-	-
Empire Balanced Portfolio - Class A	-2.8%	-2.2%	-3.5%	1.4%	2.0%	6.7%	4.8%	2.4%	-	2.9%
Median Canadian Neutral Balanced-Seg	-3.1%	-2.8%	-3.8%	0.9%	1.2%	7.5%	5.8%	3.7%	-	-
Quartile Ranking	2	1	2	2	2	3	4	4	-	-
Empire Moderate Growth Port - Class A	-3.4%	-2.6%	-3.8%	1.4%	2.0%	8.2%	5.6%	2.3%	-	3.0%
Median Canadian Equity Balanced-Seg	-3.4%	-4.0%	-4.8%	-0.6%	-2.8%	7.7%	6.0%	3.6%	-	-
Quartile Ranking	3	1	2	1	1	2	3	4	-	-
Empire Growth Portfolio - Class A	-3.8%	-3.1%	-4.4%	0.9%	0.5%	9.0%	6.0%	2.3%	-	3.2%
Median Canadian Equity Balanced-Seg	-3.4%	-4.0%	-4.8%	-0.6%	-2.8%	7.7%	6.0%	3.6%	-	-
Quartile Ranking	4	2	2	2	2	2	3	4	-	-
Empire Aggressive Growth Port - Class A	-4.4%	-3.7%	-4.8%	0.8%	-0.1%	10.7%	6.9%	2.4%	-	3.5%
Median Canadian Focused Equity-Seg	-4.5%	-5.0%	-6.1%	-2.1%	-3.2%	10.1%	6.9%	3.7%	-	-
Quartile Ranking	2	1	2	2	1	2	2	4	-	-

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Data Source: Paltrak - Median Category and quartile ranking are based on segregated fund universe only

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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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Fund	Inception Date*
Empire Aggressive Growth Port - Class A	24/09/2004
Empire American Value - Class A	07/01/2002
Empire Asset Allocation - Class A	29/04/1994
Empire Balanced - Class A	31/01/1989
Empire Balanced Portfolio - Class A	24/09/2004
Empire Bond - Class A	31/12/1987
Empire Canadian Equity - Class A	11/10/2005
Empire Conservative Portfolio - Class A	24/09/2004
Empire Dividend Balanced - Class G	14/07/2010
Empire Dividend Growth - Class A	15/01/1998
Empire Elite Balanced - Class G	14/07/2010
Empire Elite Equity - Class A	28/11/1969
Empire Global Balanced - Class A	23/06/2003
Empire Global Dividend Growth Class A	07/05/2007
Empire Global Equity - Class A	31/01/1989
Empire Global Smaller Companies - CI A	11/10/2005
Empire Growth Portfolio - Class A	24/09/2004
Empire Income - Class A	07/01/2002
Empire International Equity - Class A	23/06/2003
Empire Moderate Growth Port - Class A	24/09/2004
Empire Money Market - Class A	31/01/1989
Empire Small Cap Equity - Class A	15/01/1998
Empire US Equity Index - Class A	15/01/1998

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