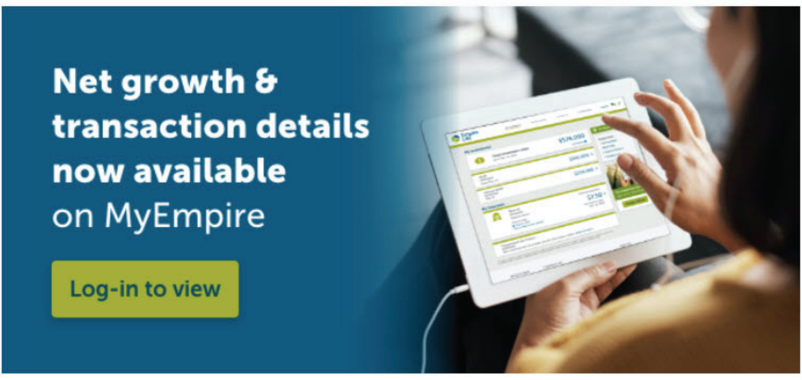
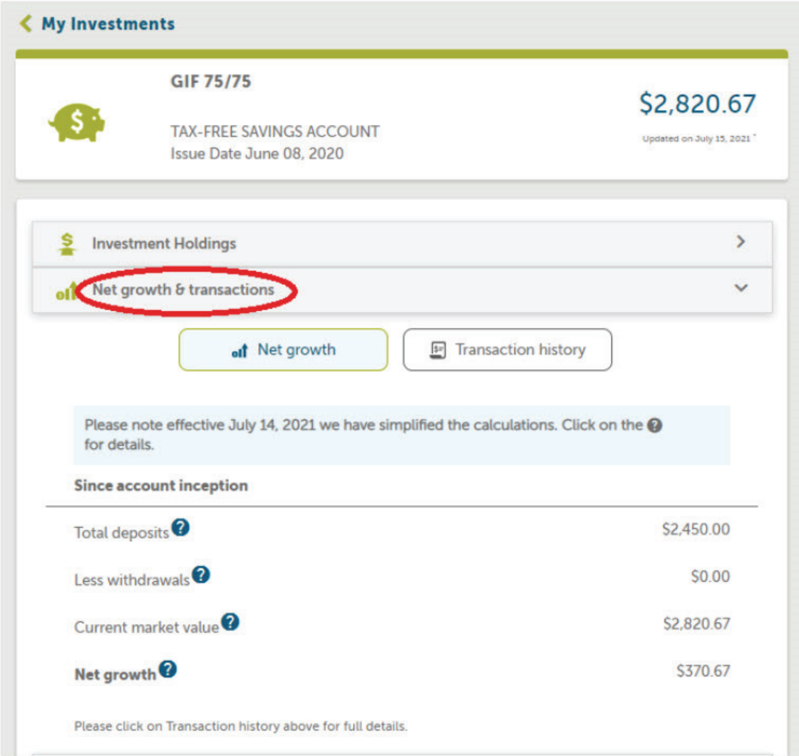
Empire Life



We recently launched a new feature on My Empire allowing you to view your investments' net growth and transaction details* online, at your convenience.

Based on feedback from clients like you about this new feature, we have modified the way we are displaying this feature to be more consistent with industry best practices. Effective July 14th, this feature will now utilize a simplified approach for displaying the Net Growth calculation – showing only the deposit and withdrawal amounts that you have made. The details shown in this new net growth calculation will be different than what you may have previously viewed, as they included fund switches in and out as deposits and withdrawals. Switches will still be shown in your transaction history but not in your net growth calculation.

Simply log-in to your MyEmpire account, select your policy and click on "Net growth & transactions" to view your investment net growth and transaction history since the account was opened.



With MyEmpire, you can also:

- View and download your investment statements and tax documents
- Sign up for electronic statements
- View daily market values** of your funds
- View your death and maturity guarantee amounts

And much more...

Log-in to MyEmpire

Need help logging in? Call **1 800 561-1268**

* Segregated fund policies that are inforce and have been funded. Net growth and transaction history will not appear for clients with Guaranteed Interest Options in their contract.
**Market values are as of the previous business day. Any transactions received before 4 p.m. on current day will be reflected on next business day's evaluations.

Empire Life Investments Inc. is the Portfolio Manager of the Empire Life Segregated Funds. Empire Life Investments Inc. is a wholly-owned subsidiary of The Empire Life Insurance Company. 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.**

This email notification about your account statement was sent by The Empire Life Insurance Company, 259 King Street East, Kingston, Ontario, K7L 3A8, Canada. When you agreed to receive your account statement and other legal documents electronically, you also agreed to receive this email notification. To modify your statement preferences, please log in to MyEmpire and change your Communication Settings. This email is intended only for the original recipient and is not transferable. Please DO NOT REPLY to this email