

At the end of the day... Hard work pays off!

From July 6th to August 30th, 2009 you can earn ballots towards winning when your clients work with Empire Life.

How to earn ballots

One ballot will be awarded for:

- Deposits made to individual investment products and Option Plus Group RSP:
 - every \$25,000 in settled and paid-for deposits to segregated funds other than Money Market Fund; and
 - every \$50,000 in settled and paid-for deposits into the Money Market Fund, Treasury Interest Option, Guaranteed Interest Options, or a SPIA
- Life and Health business placed:
 - Each new application for a Life and Health (CI) policy received in good order during contest period; and
 - Every \$1,000 in paid for Risk premium

How to win

For every 2 week period during the Contest¹, a draw will be conducted for a **\$200 Visa Gift Card** in each Empire Life sales region. At the end of the Contest¹, a final draw will be conducted for a **\$1,000 Visa Gift Card**. Visa Gift Cards can be used to make purchases at millions of locations worldwide-wherever Visa is accepted².

Imagine the possibilities.

Hard work pays off with Empire Life

Unless otherwise stated all prize values are in Canadian dollars. No prize substitutions. See Contest details on the back, or visit our Web site, www.empire.ca/advisor, for complete rules.



¹ Each bi-weekly draw includes ballots earned Monday of week 1 to Sunday of week 2 inclusive, beginning July 6th, 2009. The final draw includes all ballots earned during the entire Contest.

² Visa Gift Cards issued by RBC may be used to make a purchase anywhere in the world where Visa is accepted. Cards cannot be used to withdraw cash at an ATM or to receive any other cash withdrawal at a financial institution.

Summary of Contest Rules

NO PURCHASE NECESSARY FOR DRAWS

This Contest is conducted by The Empire Life Insurance Company, also referred to as Empire and Empire Life.

The Contest starts on Monday, July 6th, 2009 at 12:01 a.m. ET and ends on Sunday, August 30th, 2009 at 4:00 p.m. ET (Contest Closing Date).

There will be four (4) bi-weekly draws in each of four sales regions defined by Empire Life as Western Canada, Ontario, Quebec and Atlantic Canada. Each bi-weekly draw includes ballots earned Monday to Sunday inclusive, beginning Monday, July 6th, 2009. The final draw will be one draw from all ballots earned across Canada during the entire Contest¹.

Eligibility: All advisors with an active Empire Life individual code by at least the Contest Closing Date are eligible to win, with the exception of employees of Empire Life, members of their immediate families and households of such employees. Business placed through joint FundSERV codes, corporate or other codes with pooled business are not eligible. Some firms may instruct Empire Life that advisors contracted through that firm are not eligible.

Prizes: Potential winners are required to correctly answer an unaided timed limited skill-testing question prior to being awarded the prize. Prizes are non-transferable and non-exchangeable. Empire Life reserves the right to substitute prizes of comparable value at its discretion. Prizes may not be exactly as pictured. Unless otherwise stated, prize values are in Canadian dollars. All taxes and shipping are included in the prize, but other charges or fees not described as included in the Prize are the sole responsibility of the winner.

Empire Life shall not be responsible in any way for the use of, enjoyment, or bear any liability whatsoever in respect of losses, claims, demands of any nature or kind, in any way attributable to this Contest or to any of the prizes awarded in this Contest.

Each prize winner will be required to sign a standard Declaration and Liability release form, as well as any other documents necessary, confirming acceptance of the prize as offered and acknowledging that Empire Life is not responsible in respects of claims, injuries, accidents, loss or misfortune whatsoever related to the conduct of the Contest, awarding of the prizes and use and enjoyment of the awarded prizes. The Declaration and Liability release form must be returned within the time specified on the documents in order to claim the prize.

By accepting any prize, you consent to Empire Life's use of your name and place of residence, without further compensation or notice, for informational purposes in any media or format (including the Internet) in connection with this Contest. By accepting any prize, you declare that you have complied with the Contest Rules. By accepting any prize, you accept that you are solely responsible for disclosing to clients any aspect of your participation in this Contest. By accepting any prize, you accept that you will receive a T4-A for the amount described above, paid to the person or entity that receives compensation for the code associated with the winning ballot.

Final Contest results are at the sole determination of Empire Life.

Complete Contest Rules and full prize descriptions are available during the Contest on the Empire Life advisor Web site at www.empire.ca/advisor.

There will be a total of 16 (sixteen) \$200 Visa Gift Cards and 1 (one) \$1,000 Visa Gift Card given as prizes. Odds of winning depend on the total number of eligible ballots.

¹ The Final draw includes all ballots earned from Monday, July 6th, 2009 to Sunday, August 30th, 2009 in all sales regions across Canada.



Empire Life®

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