

The Power of Dividends



Can you afford to pass this up?

Almost 50% of all returns earned on the S&P/TSX Total Return Index over the past 20 years came from The Power of Dividends.

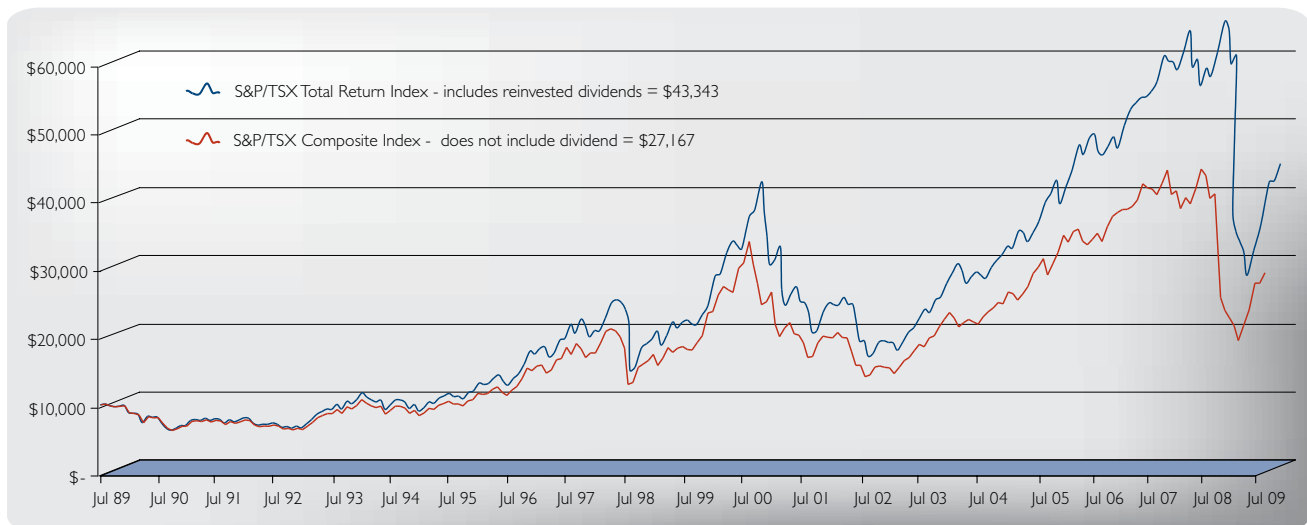
Compounding

Compounding is a very powerful wealth accumulation tool. Not only is your money working for you, but by reinvesting dividends earned, your gains are also working to generate even more gains for you.

The Impact of Dividends

The graph below shows the difference in the performance of the S&P/TSX Total Return Index, which includes dividends plus the impact of the compounding of those dividends, and the S&P/TSX Composite Index, which does not include dividends. This difference in performance comes from **The Power of Dividends**. As you can see from the graph below, over the past 20 years, this accounts for 48.5% of the total return earned on the initial \$10,000 investment. Can you really afford to pass this up?

Impact of Dividends on Total Return on \$10,000 initial Investment



Source: Globe Hysales, July 31, 2009

Dividend Segregated Funds: Benefit from The Power of Dividends

An investment fund focused on dividend paying stocks is a good way to reap the rewards that come with dividends. A segregated fund with a mandate to invest in dividend paying stocks, such as the Empire Life Dividend Growth Fund, can be an even superior way to benefit from this powerful investment tool.

That's because in Empire Life's segregated funds, dividends are automatically retained within the funds to be reinvested, maximizing the power of compounding.

As if you did not have plenty of reasons already to invest in a segregated fund, ... here is one more.



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