

# VITALLINK<sup>®</sup>



## PRODUCT SUMMARY

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## Product Summary

Vital Link critical illness insurance is designed to assist with the costs of recovering from a critical illness. Financial protection from costly treatment, medicine or care can give some peace of mind.

Plan Type	Vital Link 10	Vital Link 75	Vital Link 100	
Plan Description	10-Year renewable critical illness insurance to age 75, offering 23 covered conditions.	Level to age 75 critical illness insurance, offering 23 covered conditions.	Level to age 100 critical illness insurance, offering 23 covered conditions. Eligible premiums returned if no claim for critical illness is made at expiry.	
Issue Ages	18 to 65 (age nearest)			
Waiver of Premium Ages	18 to 55 (age nearest)			
Minimum and Maximum Face Amount	\$25,000–\$2,000,000 Business Owners: 5x salary or 3x salary plus annual bonus Non-Working Spouse: Lesser of 3x spouse income, spouses coverage or \$250,000 University Student: \$100,000 if not working, 250,000 if working			
Premiums	Fully guaranteed in the contract			
Underwriting classifications	Smoker and non-smoker rates available			
Premium bands	Band 1: \$25,000–\$99,999 Band 2: \$100,000–\$249,999 Band 3: \$250,000–\$2,000,000			
Annual administration fee	\$50 (standard), \$0 (rider)			
Return of Premium at Death Benefit	Included	Included	Included	
Return of Premium at Expiry	N/A	N/A	Included	
Return of Premium Riders (optional)	Return of Premium on Surrender; or Policy Anniversary Return of Premium	Return of Premium on Surrender; or Policy Anniversary Return of Premium	Return of Premium on Surrender; or Policy Anniversary Return of Premium	
Return of Premium (Early payout options)	<b>On Surrender*</b>		<b>Policy Anniversary</b>	
	<b>Attained Age</b>	<b>% Premiums Return</b>	<b>Option Dates</b>	<b>% Premiums Return</b>
	60–64	70%	After 10 years	50%
	65–69	80%	After 11 years	60%
	70–74	90%	After 12 years	70%
	75+	100%	After 13 years	80%
	*Policy must be in force for 10 years		After 14 years	90%
		After 15 years	100%	
Eligible Return of Premium calculation is the sum of all Vital Link premiums paid, including premiums paid for return of premium riders, administration fees, substandard extras and waived premiums but excludes all other riders or additional benefits. If coverage is a conversion, new coverage must be in force for at least 10 years before ROP values are available.				

Plan Type	Vital Link 10	Vital Link 75	Vital Link 100
Covered Conditions	Alzheimer's Disease Aortic Surgery Benign Brain Tumour Blindness* Cancer (Life Threatening) Coma* Coronary Artery Bypass Surgery Deafness* Heart Attack* Heart Valve Replacement Kidney Failure* Loss of Independent Existence	Loss of Limbs* Loss of Speech* Major Organ Failure on Waiting List* Major Organ Transplant* Motor Neuron Disease* Multiple Sclerosis* Occupational HIV Infection* Paralysis* Parkinson's Disease Severe Burns* Stroke*	
	*Indicates conditions that incorporate the industry-adopted benchmark definitions.		
Coverage Options	Eligible for Single Life or Multi-life (up to 2 lives) and Return of Premiums riders may be added to coverage on one or both lives		
Conversion Rights (cost structure only)	Vital Link 75 or 100	Vital Link 100	N/A
	Conversion is available up to age 65. If the coverage includes a Return of Premium (ROP) rider that will be added to the new coverage, then conversion is available up to age 55.		
Included Benefits	<p><b>Non-Life Threatening Illness Benefit</b>            Benefit will pay 25% of the total critical illness sums insured with Empire Life to a maximum of \$25,000 if diagnosed with ductal carcinoma in situ of the breast, Stage A (T1a or T1b) prostate cancer, HIV related cancer or \$10,000 for coronary artery blockage. Maximum one claim for each person insured.</p> <p><b>Preferred Annuity Guarantee</b>            Provides the ability to convert all or part of the critical illness benefit payout into a life annuity from Empire Life with an increase of 5% to the annuity income.</p> <p><b>Medical concierge services</b>            When there is a suspicion or confirmation of a critical illness, you want the right diagnosis at the right time to help achieve the best recovery. That is why Empire Life has partnered with MedExtra Inc. to provide medical services and information when it matters the most.</p>		
Available as a rider on	Solution plans Optimax plans Vital Link plans	Solution plans Optimax plans Vital Link plans	Solution plans Optimax plans Vital Link plans
Additional benefits and riders	Disability Waiver AD&D Children's Life Rider Children's CI Rider Solution plans Vital Link plans	Disability Waiver AD&D Children's Life Rider Children's CI Rider Solution plans Vital Link plans	Disability Waiver AD&D Children's Life Rider Children's CI Rider Solution plans Vital Link plans

For full details on plan features, please refer to the policy contract.

## Investing in our future People, products, technology

The Empire Life Insurance Company (Empire Life) offers competitive individual and group life and health insurance, investment and retirement products to help you build wealth and protect your financial security.

Empire Life is among the top 10 life insurance companies in Canada<sup>1</sup> and is rated A (Excellent) by A.M. Best Company<sup>2</sup>. Our vision is to be known for simplicity, being easy to do business with and having a personal touch.

<sup>1</sup> *The Globe and Mail Report on Business*, June 2014, based on revenue

<sup>2</sup> As at May 19, 2015

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