

# TRILOGY®

Offering Competitive  
Joint Last-to-Die  
Insurance Solutions



## Joint Last-to-Die with Multi-life Coverage

Trilogy and Trilogy Plus allows you to combine both Joint Last-to-Die coverage and Multi-life coverage under one plan. This flexibility permits both different coverage options and cost of insurance types to maximize value and reduce overall cost.

The benefit of combining multi-life coverage (maximum 5 lives) with Joint Last-to-Die coverage (maximum 5 adult lives) is the elimination of additional administration fees for each life and combining multiple coverage choices under one policy. For individuals who require a complete financial plan with short, medium and long-term goals, this 'packaging' of coverage is for them.

### Short Term Planning Goals include:

- Income Replacement
- Outstanding Loans and Lines of Credit

### Medium Term Planning Goals include:

- Retire Mortgage
- Early Retirement

### Long Term Planning Goals include:

- Estate Preservation
- Personal Legacy

### QUICK TIP

Plan Name	Plan Type
Trilogy	Multi-Life (with Joint)

Insured Information					
Seq	Int	First Name	Ini:	Surname	Age
1	<input checked="" type="checkbox"/>	John		Smith	44
2	<input checked="" type="checkbox"/>	Jane		Smith	41
3	<input type="checkbox"/>	Jane		Smith	12

Insured	Joint Life Setup
<input checked="" type="checkbox"/>	Last to die

Within Envision, choose **Multi-Life (with Joint)** and select the Lives Insured for the Joint coverage.



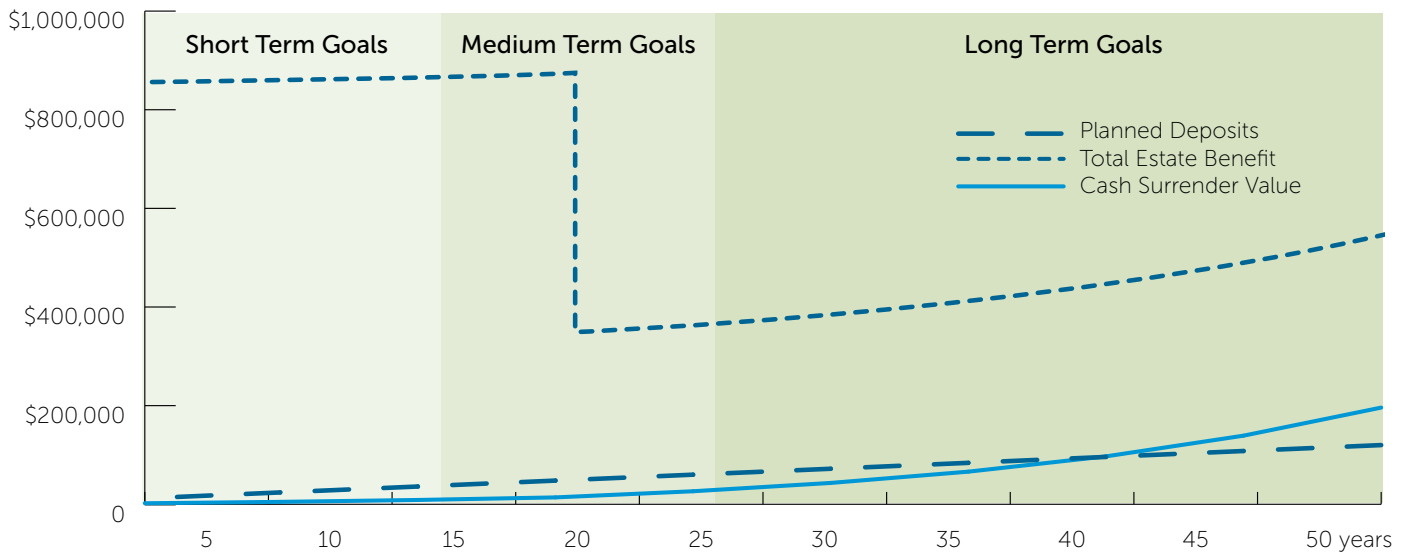
### Consider the following...

John (44) and his wife Jane (41), both working are a typical married couple with children and a mortgage. They realize they have both short-term and long-term financial planning goals, which are ultimately, protecting their mortgage and building an estate for their daughter, Janet. They can achieve these goals with Trilogy Level COI and 20-year renewable COI options.

John and Jane decide to provide a \$250,000 estate for their daughter, Janet as well as an additional \$250,000 on each life to cover the outstanding mortgage. To start their daughter's insurance portfolio, they would also like an additional \$100,000 on Janet's life.

Policy Details	Monthly Charges
Joint Coverage for \$250,000 with level COI	\$132.71
\$250,000 of 20 year coverage John	\$45.42
\$250,000 of 20 year coverage on Jane	\$23.15
\$100,000 of level coverage on Janet	\$23.83
Total Administration Fee	\$10.00
Total Monthly Charges	\$235.11
<b>Planned Monthly Deposit</b>	<b>\$250.00</b>

### By the Numbers...



Using their 20-year renewable coverage, John and Jane are ensuring if one dies the other can look after their family without financial disruption. After dropping their term coverage in 20 years with the mortgage eliminated, their continued commitment to the \$250 per month deposits will accelerate the growing value of their estate for their daughter, Janet. It also gives them freedom to sell or move assets with no impact to their future estate value.

### Other Features...

Along with the great investment choices available to all Trilogy plans, Empire Life offers two critical illness options that provide full coverage, including Loss of Independence. Both Life Plus Advanced and Life Plus Addition can be added with better-than-market value to the Life Insured.

For more information on how this or other Joint Last-to-Die concepts from Empire Life can benefit your overall financial plan, visit [www.empire.ca](http://www.empire.ca) or contact your local sales office.

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