

Business Rules

TRILOGY[®]

Universal Life Insurance

	Individual	Joint	Critical Illness Life Plus Advance	Critical Illness Life Plus Addition
Issue Ages	0 to 80	18 to 80	18 to 65	18 to 65
Min/Max Face Amount	\$10,000 to \$10M (per COI)	\$10,000 to \$10M (per COI)	\$10,000 to LESSER of life face amount or \$2M	\$10,000 to \$2M
Minimum Face Amount Maximizer	\$100,000	\$100,000	N/A	N/A
Policy Fee	\$10/month	\$10/month	\$10/month	\$10/month
Children's Life Rider	\$1,000 - \$25,000	\$1,000 - \$25,000	\$1,000 - \$25,000	\$1,000 - \$25,000
Children's Critical Illness Rider	\$1,000 - \$50,000	\$1,000 - \$50,000	\$1,000 - \$50,000	\$1,000 - \$50,000
Waiver of Premium Issue Ages	16 to 55	18 to 55	18 to 55	18 to 55
Accidental Death or Dismemberment Issue Ages	16 to 55	18 to 55	18 to 55	18 to 55
Accidental Death or Dismemberment Min/Max	\$10,000 - \$250,000 (or Face Value)	\$10,000 - \$250,000 (or Face Value)	\$10,000 - \$250,000 (or Face Value)	\$10,000 - \$250,000 (or Face Value)
Guaranteed Insurability Ages	0 to 40	18 to 40	18 to 40	18 to 40
Guaranteed Insurability Min/Max	\$5,000 to \$50,000 (or Face Value)	\$5,000 to \$50,000 (or Face Value)	\$5,000 to \$50,000 (or Face Value)	\$5,000 to \$50,000 (or Face Value)

Insured Annuity and Personal Legacy Builder Strategy

	Trilogy Life	Trilogy Joint
Issue Ages	0 to 80	18 to 80
Minimum Face Amount	\$10,000 (per COI)	\$10,000 (per COI)
Maximum Face Amount	\$10M (per COI)	\$10M (per COI)
Policy Fee	\$10/month	\$10/month

Insured Retirement Strategy

	Trilogy Life	Trilogy Joint
Issue Ages	0 to 80	18 to 80
Minimum Face Amount	\$50,000 (per COI)	\$50,000 (per COI)
Maximum Face Amount	\$10M (per COI)	\$10M (per COI)
Policy Fee	\$10/month	\$10/month

FOR ADVISOR USE ONLY

[™] Trademark of **The Empire Life Insurance Company**. Policies are issued by The Empire Life Insurance Company.

[®] Registered trademark of The Empire Life Insurance Company.