

BUILD YOUR BOOK USING CLASS PLUS 2 TFSA

SET UP A CLASS PLUS 2 TFSA* FOR A CLIENT

Many clients hold their TFSA investments in low interest savings accounts and term deposits. That presents a great opportunity for you to build your book by offering a Class Plus 2 TFSA.

Instead of your clients' TFSA funds resting in savings accounts during this period of historically low interest rates, they can be invested in Class Plus 2 generating a tax-free guaranteed retirement income for life, with the potential to take advantage of market growth, and 5% annual Bonuses.¹

The TFSA 2013 maximum deposit of \$25,500² may seem negligible right now, but if you have 50 clients who make the small initial investment of \$25,500 and follow-up \$5,500 annual contributions², your book of business can grow.

* Only available as a Single Tiered Lifetime LWA option

¹ Given no withdrawals are made during the year. The Income Base Bonus is notional and has no cash value.

² \$5,000 for 2009; \$5,000 for 2010; \$5,000 for 2011, \$5,000 for 2012 and \$5,500 for 2013. Canadian residents age 18 or older can contribute up to \$5,500 annually to a Tax Free Savings Account.

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HERE'S AN EXAMPLE:

You set up a Class Plus 2 TFSA for a client who contributes \$25,500 today and \$5,500 annually for 10 years. You earn an initial commission of \$1,275.00.

Multiply that result by 50 clients over 10 years and your gross commission including trailers could be over \$319,000.³

Deposit	Market Value ⁴	5% commission on deposits & 50% trailer	# of Clients	Total Commission
Year 1	\$25,500	\$1275	50	\$63,750
Year 2	\$32,275	\$409	50	\$20,444
Year 3	\$39,389	\$444	50	\$22,222
Year 4	\$46,858	\$482	50	\$24,090
Year 5	\$54,701	\$521	50	\$26,050
Year 6	\$62,936	\$562	50	\$28,109
Year 7	\$71,583	\$605	50	\$30,271
Year 8	\$80,662	\$651	50	\$32,541
Year 9	\$90,195	\$698	50	\$34,924
Year 10	\$100,205	\$749	50	\$37,426

Total commission \$319,826!⁹

Please note: Legislation requires you to use a T2033 form when transferring funds from an existing TFSA to any new TFSA.

Talk to your Empire Life sales representative to find out more about Class Plus 2/TFSA.

CLASS PLUS 2: GUARANTEED RETIREMENT INCOME FOR LIFE™

Give your clients the peace of mind that comes with knowing they can have guaranteed retirement income for life.⁵

CLASS PLUS 2 HIGHLIGHTS:

- Single and joint life guaranteed income options available in tiers as early as age 55
- 5% Income Base Bonus in every year that no withdrawals are made¹
- Auto Income Reset: Client is not tied to same payout rate for life but moves to the next LWA percentage tier based on age⁶
- Clients can choose to discontinue their income payments and then resume at any time⁷
- Low minimum investment of \$10,000
- Valuable Segregated Fund guarantees: 100% Death Benefit Guarantee; 75% Maturity Benefit Guarantee
- Death Benefit Guarantee,⁸ Income Base and Bonus Base automatically reset every 3 years
- Potential for higher growth with 3 investment options offering 80% equity exposure
- Excess Withdrawal Alert service to safeguard clients' guaranteed income
- Client friendly DSC and Low-Load schedules
- Competitive management fees and Annual Fund Fee Rate (0.50% - 1.10%)

³5% deposit commission on \$5,500 annual TFSA contribution and 50 basis points trailer commission on Empire Life Balanced Fund (include sales option).

⁴Assuming a 5% compounded return on a deposit made at the beginning of each year.

⁵Making an excess withdrawal may decrease your guaranteed retirement income for life amount. Guaranteed retirement income for life can start as early as the year the client turns 55.

⁶Age as of December 31st of the following calendar year.

⁷If there have been no withdrawals.

⁸Only resets until age 80.

⁹For illustration purposes only.

A description of the key features of the individual variable insurance contract is contained in the Information Folder for the product being considered. Any amount that is allocated to a Segregated Fund is invested at the risk of the contract owner and may increase or decrease in value.

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