

THE PRACTICAL SIDE OF RELATIVITY

The new Hybrid Solution 100 product from Empire Life is unique when it comes to how premiums change relative to the initial issue cost and what those changes really mean to your customers.

The following chart demonstrates the percentage by which the Hybrid Solution 100 premium will change relative to the initial premium sold today. The percentage changes are based on the applicable interest rate range and issue age. They do not vary as a result of the customer's sex, smoking habit or the amount of insurance selected.

Each year, the applicable interest rate range is determined based on an external benchmark, the monthly long-term bond yield published by the Bank of Canada.

The downside protection guarantees that the customers will never pay more than the maximum premium amount for their Hybrid Solution 100 coverage. The upside potential provides the opportunity for customers to pay less should long-term interest rates rise in Canada.

Hybrid Life Insurance™ Responsive, Adaptable, Contemporary

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RELATIVE CHANGE TO HYBRID SOLUTION 100 PREMIUM

Interest Rate Range	Issue Ages					
	0-39	40-49	50-59	60-69	70+	
less than 1.00%	+41%	+28%	+20%	+15%	+9%	→ Maximum Premium
1.00% - 1.99%	+25%	+18%	+13%	+9%	+5%	
2.00% - 2.99%	+10%	+6%	+5%	+5%	+1%	
3.00% - 3.99%	0%	0%	0%	0%	0%	→ Initial Premium
4.00% - 4.99%	-7%	-6%	-6%	-2%	-3%	
5.00% - 5.99%	-15%	-14%	-11%	-7%	-5%	
6.00% - 6.99%	-24%	-21%	-16%	-10%	-8%	
7.00% - 7.99%	-32%	-27%	-20%	-14%	-11%	
8.00% or more	-39%	-33%	-25%	-17%	-13%	→ Minimum Premium

Above chart shows the relative percentage change in annual premium for Hybrid Solution 100 coverage issued in the 3.00% to 3.99% Interest Rate Range to all other Interest Rate Ranges. Does not factor administration fees or other costs.

SAMPLE HYBRID SOLUTION 100 MONTHLY PREMIUMS*

Profile	Coverage Amount	Initial Premium	Minimum Premium	Maximum Premium
Female Age 41 Non-smoker	\$275,000	\$204.93	\$136.62 (-33%)	\$262.85 (+28%)
Male Age 53 Non-smoker	\$150,000	\$246.24	\$183.87 (-25%)	\$296.60 (+20%)
Female Age 65 Smoker	\$75,000	\$298.76	\$247.25 (-17%)	\$343.37 (+15%)

* Premium figures shown assume a standard risk and do not include any applicable administration fees.