

# Empire Life Class Plus 2

Class Plus 2 is closed to new policies as of October 31, 2014. Additional deposits to existing policies are subject to a \$25,000 maximum for the remainder of 2014 and for 2015.

<b>Lifetime Withdrawal Amount (LWA)</b>	<ul style="list-style-type: none"> <li>LWA payable is based on the Annuitant's age and the applicable percentage of the Income Base as shown below</li> </ul> <table> <thead> <tr> <th>Single Tiered LWA Percentage:</th> <th>Joint Tiered LWA Percentage<sup>3</sup>:</th> </tr> </thead> <tbody> <tr> <td>age 55 - 59: 3.00%</td> <td>age 55 - 59: 2.50%</td> </tr> <tr> <td>age 60 - 64: 3.50%</td> <td>age 60 - 64: 3.00%</td> </tr> <tr> <td>age 65 - 69: 4.00%</td> <td>age 65 - 69: 3.50%</td> </tr> <tr> <td>age 70 - 74: 4.25%</td> <td>age 70 - 74: 3.75%</td> </tr> <tr> <td>age 75+: 5.00%</td> <td>age 75+: 4.50%</td> </tr> </tbody> </table>	Single Tiered LWA Percentage:	Joint Tiered LWA Percentage <sup>3</sup> :	age 55 - 59: 3.00%	age 55 - 59: 2.50%	age 60 - 64: 3.50%	age 60 - 64: 3.00%	age 65 - 69: 4.00%	age 65 - 69: 3.50%	age 70 - 74: 4.25%	age 70 - 74: 3.75%	age 75+: 5.00%	age 75+: 4.50%
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<b>Automatic Income Resets</b>	<ul style="list-style-type: none"> <li>Percentage of Income Base payable is automatically increased to next LWA percentage tier at each eligible age</li> <li>No administrative work required from the advisor or client</li> <li>Your client will always receive the greater of the current LWA or the new LWA which is calculated based on the current Income Base and the applicable LWA percentage<sup>1</sup></li> </ul>												
<b>Retirement Income Privileges</b>	<ul style="list-style-type: none"> <li>Your client can discontinue income payments and then resume at any time</li> </ul>												
<b>Income Base Bonus period</b>	<ul style="list-style-type: none"> <li>Each year that there are no withdrawals from Class Plus 2</li> </ul>												
<b>Income Base Bonus</b>	<ul style="list-style-type: none"> <li>5% annually</li> </ul>												
<b>Death Benefit Guarantee (DBG)</b>	<ul style="list-style-type: none"> <li>Greater of market value or 100% of deposits<sup>4</sup></li> </ul>												
<b>Maturity Benefit Guarantee (MBG)</b>	<ul style="list-style-type: none"> <li>Greater of market value or 75% of deposits<sup>4</sup></li> </ul>												
<b>Triennial Resets</b>	<ul style="list-style-type: none"> <li>Automatic every 3 years on Income Base, Bonus Base, and DBG<sup>5</sup></li> <li>No resets on MBG</li> </ul>												
<b>Last date for deposits</b>	<ul style="list-style-type: none"> <li>Single Tiered LWA Option – December 31st of year the Annuitant turns 80</li> <li>Joint Tiered LWA Option – December 31st of year the older of the Annuitant and the Joint Life turns 80</li> </ul>												
<b>Contract maturity date</b>	<ul style="list-style-type: none"> <li>Single Tiered LWA Option – December 31st of year the Annuitant turns age 120</li> <li>Joint Tiered LWA Option – December 31st of year the younger of the Annuitant and the Joint Life turns 120</li> </ul>												
<b>Minimum Annual Fund Fee Rate ranges</b>	<ul style="list-style-type: none"> <li>Ranges from 0.75% - 1.35% depending on asset class</li> </ul>												
<b>Class Plus Fee collected</b>	<ul style="list-style-type: none"> <li>Monthly</li> </ul>												
<b>Minimum initial deposit</b>	<ul style="list-style-type: none"> <li>\$10,000</li> </ul>												
<b>Excess Withdrawal Alert</b>	<ul style="list-style-type: none"> <li>Excess Withdrawal Alert service available to safeguard your income</li> </ul>												
<b>Number of funds</b>	Choice of 12 Funds including: <ul style="list-style-type: none"> <li>4 Portfolio Funds</li> <li>8 stand-alone Funds (5 balanced, 1 fixed income, 1 asset allocation, 1 money market)</li> </ul>												
<b>Maximum equity allocation</b>	<ul style="list-style-type: none"> <li>80% (Growth Portfolio Fund, Dividend Balanced Fund, Elite Balanced Fund)</li> </ul>												

<sup>1</sup> Making an Excess Withdrawal may decrease the guaranteed retirement income for life amount. <sup>2</sup> Income Base Bonus is a notional amount added to the Income Base at the end of each calendar year if no withdrawals are made for that year. <sup>3</sup> Determined based on the age of the youngest of the Annuitant and the Joint Life. <sup>4</sup> Adjusted proportionally for withdrawals. <sup>5</sup> Up to and including the Annuitant's 80th birthday. For Joint Life, final DBG reset on the earliest of the Annuitant's and the Joint Life's 80th birthday.

This document is for general information purposes only. A description of the key features of the individual variable insurance contract is contained in the Class Plus 2 Information Folder. **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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