



EstateMax®



Optimax Wealth®

PARTICIPATING PERMANENT WHOLE LIFE INSURANCE

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Insurance & Investments
Simple. Fast. Easy.®







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FLEXIBLE COMPETITIVE GUARANTEED...

Participating Permanent Whole Life Insurance Overview

Empire Life offers a wide range of life insurance products to meet a client's needs. Empire Life Participating Permanent Whole Life Insurance can be broken down into two products, EstateMax and Optimax Wealth.



EstateMax

- Focused on meeting the client's estate needs with a focus on the long-term growth of the life insurance and cash surrender values



Optimax Wealth

- Focused on meeting the client's short-term cash accumulation needs while also looking to meet the long-term objectives of the life insurance

With Participating Permanent Whole Life Insurance, the contract has guaranteed cash surrender values, a guaranteed premium, and the initial coverage amount is guaranteed at issue¹. In addition, the policy may be eligible to receive an annual dividend that can be used in a variety of ways, including the ability to purchase additional paid-up life insurance on the policy, growing the long-term death benefit and the cash surrender values.

¹ Certain criteria must be met to maintain the lifetime guarantee if the Enhanced Dividend Option is selected



Benefits of Participating Permanent Whole Life Insurance



Insurance coverage for life

- EstateMax and Optimax Wealth are focused on providing life insurance coverage for the client's lifetime with a premium that is guaranteed never to increase.



Built in guarantees

EstateMax and Optimax Wealth provide the following guarantees at issue:

- Guaranteed level premium for the duration chosen
- Guaranteed cash surrender values
- Guaranteed reduced paid-up values



Potential to receive annual dividends

One of the key features of participating life insurance is the potential to earn an annual dividend. The dividend has the potential to increase both the life insurance amount and the total cash surrender available in the policy.



Flexibility through the cash value

Once there is cash value available within the policy, clients can take a policy loan against the total cash surrender value (guaranteed cash value + cash value provided by the dividend), or a policy withdrawal from the cash value provided by the dividend². In addition, the client may be able to stop making payments and use the dividend to cover future policy costs using the Premium Offset feature. Please note that Premium Offset is not guaranteed. Please see the section titled "Premium Offset" below for further details.

² If the Enhanced Dividend Option is selected, taking a policy withdrawal will void the lifetime guarantee of the enhancement.



Tax-deferred growth

Both the guaranteed cash surrender value and the cash value provided through the annual dividend provide the opportunity for tax-deferred growth. This means that there would only be potential for a taxable disposition if the cash value is accessed directly. All growth within the plan is tax-deferred and upon death, the life insurance amount is paid out tax-free to a named beneficiary.



Limited payment options

Clients can select the guaranteed payment duration that works best for them and their situation. Empire Life provides four guaranteed payment durations available at the time of issue:

- Life Pay: Policy is payable until the policy anniversary nearest the life insured's 100th birthday
- 20-Pay: Policy is payable for 20 years, and then becomes fully paid up
- 10-Pay: Policy is payable for 10 years, and then becomes fully paid up
- 8-Pay: Policy is payable for 8 years, and then becomes fully paid up



Target Markets



EstateMax

Looking for Participating Whole Life insurance for the following:

- The most initial coverage amount at issue and higher long-term insurance amounts
- Guaranteed cash values that start in year 5



Optimax Wealth

Looking for Participating Whole Life insurance for the following:

- Higher early cash values in the first 20 years with competitive long-term insurance amounts
- Guaranteed cash values that start in year 1

EstateMax and Optimax Wealth are well-positioned to meet the following individual and corporate objectives:

- Cost-effective insurance for children
- Estate planning
- Intergenerational wealth transfer
- Charitable giving solutions
- Repositioning assets to a tax-exempt asset class
- Leveraged loan opportunities

Product Features

	EstateMax	Optimax Wealth
Issue ages (age nearest)	Single Life: 0-75 Joint Coverage: 18-75	Single Life: 0-75 Joint Coverage: 18-75
Coverage duration	Lifetime coverage	Lifetime coverage
Guaranteed premium options	Life Pay - Payable for life 20-Pay - Payable for 20 years 10-Pay - Payable for 10 years	Life Pay - Payable for life 20-Pay - Payable for 20 years 10-Pay - Payable for 10 years 8-Pay - Payable for 8 years
Minimum coverage	\$10,000 for ages 0-17 \$25,000 for ages 18-65 \$10,000 for ages 66-75	\$10,000 for ages 0-17 \$25,000 for ages 18-65 \$10,000 for ages 66-75
Maximum coverage	\$20,000,000	\$20,000,000
Underwriting classification	All Amounts <ul style="list-style-type: none"> • Standard non-smoker • Standard smoker • Juvenile 	All Amounts <ul style="list-style-type: none"> • Standard non-smoker • Standard smoker • Juvenile
Dividend options	Enhanced Coverage Paid-up Additions Cash Payment Annual Premium Reduction Cash Accumulation	Enhanced Coverage Paid-up Additions Cash Payment Annual Premium Reduction Cash Accumulation
Coverage types	Single life Joint First-to-die (2 lives) Joint Last-to-die (2 lives)	Single life Joint First-to-die (2 lives) Joint Last-to-die (2 lives)
Premium banding	Under \$49,999 \$50,000 - \$99,999 \$100,000 - \$249,999 \$250,000 +	Under \$49,999 \$50,000 - \$99,999 \$100,000 - \$249,999 \$250,000 +
Annual policy fee	\$50	\$50
Monthly modal factor	0.09	0.09
Guaranteed cash value	Starts in year 5	Starts in year 1
Guaranteed reduced paid-up	Starts in year 5	Starts in year 1

	EstateMax	Optimax Wealth
Available benefit riders	Additional Deposit Option Waiver of Premium Payor Waiver of Premium Guaranteed Insurability AD&D Children's Life Rider Children's Critical Illness Rider	Additional Deposit Option Waiver of Premium Payor Waiver of Premium Guaranteed Insurability AD&D Children's Life Rider Children's Critical Illness Rider
Available insurance riders	Solution Series® Term to 100 Empire Life CI Protect® Empire Life CI Protect Plus® Empire Life Disability Credit Protect™	Solution Series® Term to 100 Empire Life CI Protect® Empire Life CI Protect Plus® Empire Life Disability Credit Protect™

Coverage Options

Both EstateMax and Optimax Wealth offer a variety of different coverage options that clients can take advantage of.

Single Life

Coverage is based on one insured person and the death benefit is payable on the death of that one insured person.

Joint First-to-Die

Coverage for two insured people with one death benefit payable. The death benefit is payable when the first insured person passes away. A survivor conversion privilege is included as part of this coverage option.

The survivor conversion privilege allows the surviving life insured to purchase a new insurance policy, without evidence of insurability, if certain conditions are met. For additional details, see the policy contract provision pages.

Joint Last-to-Die

Coverage for two insured people with one benefit payable. The death benefit is payable on the death of the second insured person. Premiums continue to be payable after the first insured passes away and will cease upon the death of the second life insured.

Tip: Splitting Joint Coverages

It may be possible to split joint first-to-die and joint last-to-die coverages assuming specific criteria are met. Policy splits are at the discretion of Empire Life, are non-contractual and subject to change at any time.



Premiums

Premiums for EstateMax and Optimax Wealth are level and guaranteed for life. Depending on the premium option chosen (Life Pay, 20-Pay, 10-Pay, 8-Pay), the base product will become paid-up after the premium payment duration chosen. Any additional benefit or rider on the policy will continue to be payable, even after the base premium has become paid up.

Annual Dividends

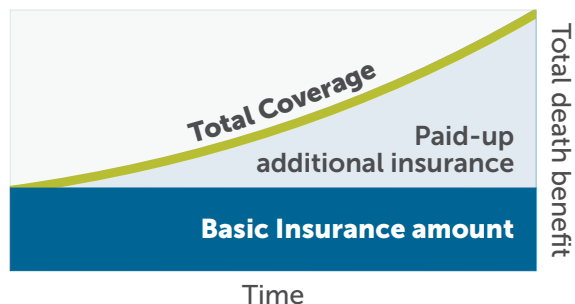
One of the key advantages of Participating Whole Life insurance is the ability to potentially earn dividends through the basic coverage purchased. All participating policyowners' premiums are pooled together in the participating account and policyowners are entitled to share in the returns from the participating account through dividends, which may be declared annually, and credited on the policy anniversary.

Each year Empire Life determines the total amount of dividends to be declared on its participating plans based on the experience of the participating account and makes changes to the dividend scale, if necessary. The dividend scale determines the amount of dividends earned on each participating policy. Dividends are not guaranteed and the dividend scale may change annually based on several factors such as operating expenses, return on investments and the costs of paying out benefits including death claims, cash surrender values and dividends. Once a dividend is credited to a policy, it cannot be taken back.

Empire Life offers 5 dividend options for clients to choose from:

Paid-up Additions

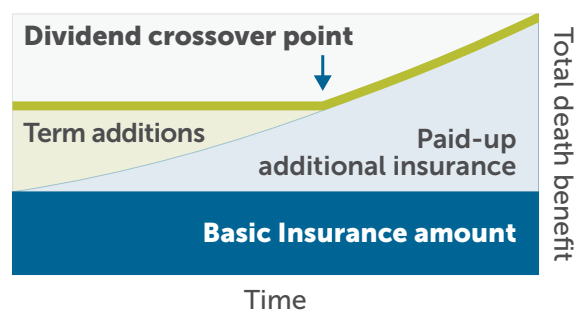
Any dividend credit to the policy will be used to purchase additional participating life insurance on the policy that is paid up. This means no additional payment for this new insurance amount is required, and it will be added to the basic coverage amount purchased, increasing the total death benefit, and the total cash surrender value of the policy. Because the paid-up insurance purchased through the annual dividend is participating whole life insurance, it will be eligible to receive future dividends as well.





Enhanced Coverage

Any dividend credited to the policy is used to buy a combination of one-year term life insurance ("term additions") and paid-up additions totaling the amount of insurance purchased at issue. Each year, the dividend is used to purchase the term additions required to maintain the coverage amount purchased, and the remainder of the dividend is used to purchase paid-up additions. As the paid-up additions continue to grow each year, the term additions will continue to decrease until the crossover point is reached. At the crossover point, there will no longer be any term additions, and all future dividends will be used to purchase paid-up additions. However, if there is a change in the dividend scale, there is no guarantee that a policy will reach the dividend crossover point.



Maximum Enhanced Coverage Amount

Policyowners may select any amount of Enhanced Coverage up to the maximum amount allowed. The maximum amount of Enhanced Coverage is based on the age, gender, smoking status and basic coverage of the applicable life insured.

Lifetime Guarantee

The Enhanced Coverage dividend option includes a Lifetime Guarantee, which guarantees that, regardless of the dividend performance, the amount of the term additions plus the amount of any paid-up additions will never be less than the Enhanced Coverage Amount for the life insured if the following conditions are met:

- The coverage remains in force and the dividend option does not change
- No paid-up additions are surrendered for cash or to pay premiums
- The basic insurance amount does not change
- There are no conversions of any term additions and the policy has not changed to a paid-up policy

Conversion on Enhanced Coverage

Term additions are convertible to a current permanent life insurance coverage offered by Empire Life. Joint policies must convert to a similar joint coverage. When this occurs, an available dividend option other than Enhanced Coverage must be chosen for future dividends unless satisfactory evidence of insurability is provided. Conversion of the term additions is allowed up to insurance age 75.

Cash Accumulation

Any dividends credited to the policy are deposited into an account that will earn interest annually at a rate set by Empire Life and is guaranteed to never be lower than 0%. Any interest earned is taxable to the policyowner. If the dividend credited to the policy is in excess of the adjusted costs basis (ACB), then the difference between the dividend and the ACB would also be taxable.

Annual Premium Reduction

Any dividend credited to the policy is applied towards the next annual premium due on the policy. If the credited dividend is not enough to cover the full annual premium, then the policyowner is responsible for paying the difference. If the credited dividend exceeds the next annual premium due, the excess amount will be applied to the Cash Accumulation dividend option.

Cash Payment

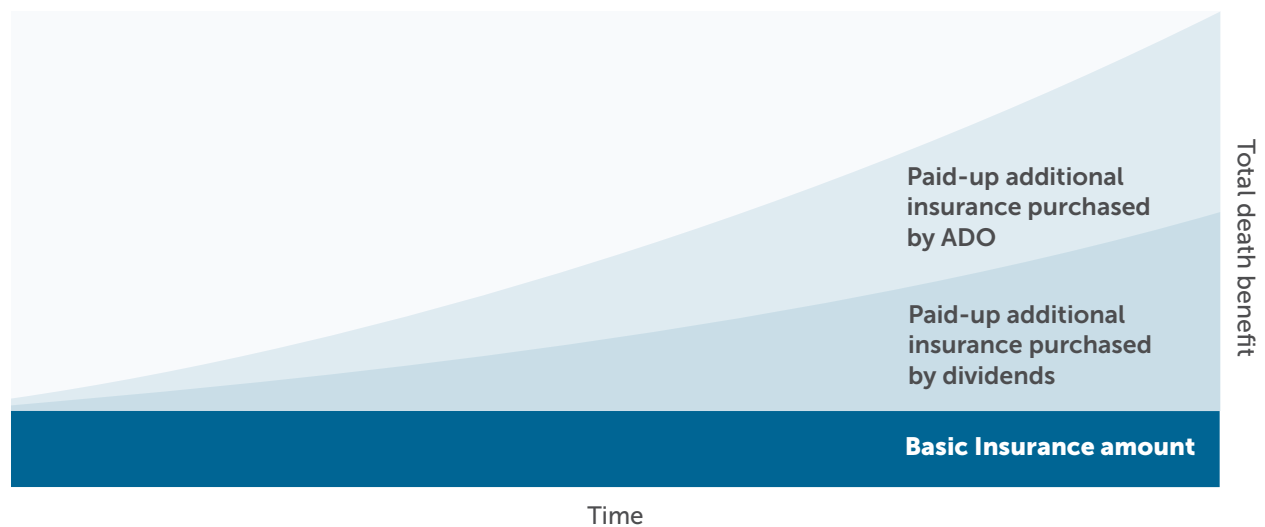
Any dividend credited is paid directly to the policyowner as a single lump sum payment. The policyowner may need to report a portion, or all of the annual dividend as taxable income.

Additional Deposit Option

Adding Additional Deposit Option (ADO) to a policy provides a great opportunity for a client to make an optional payment, above their guaranteed premium, to further grow their death benefit and cash surrender values. In most cases, the ADO rider can be added to a policy at the time of issue with no additional underwriting.

How ADO works

Each additional deposit option payment made into the policy will be deposited into the ADO account and then used to purchase additional paid-up life insurance, over and above the paid-up additions that are purchased through the annual dividend.



Product Eligibility

The ADO rider is only available when the dividend option is Paid-up Additions or Enhanced Coverage and is subject to annual and lifetime maximums. The ADO rider is available on the following products:

- EstateMax and Optimax Wealth
 - Life Pay, 20-Pay, and 10-Pay versions

At issue, it is not possible to add the ADO rider to an Optimax Wealth 8-Pay policy due to the limited tax-exempt room available within the policy. However, starting in Year 9, the ADO rider can be added to the policy by submitting evidence of insurability at that time.

The ADO rider is available on substandard cases with ratings up to 200%. You cannot add the ADO rider if there is a flat extra rating on the policy.

Minimum and Maximum Deposits

The ADO rider minimum payments are the same regardless of the Life Insured's age:

- Monthly: \$10
- Annual: \$100

The **Maximum Annual ADO Deposit Amount** is based on the life insured's age, sex, smoking status and the face amount of the policy. This amount is determined at issue to ensure that the total deposits do not exceed the tax-exempt room available within the policy.

The **Maximum Lifetime ADO Deposit Limit** is the total amount of ADO deposits that can be made into the policy throughout the life of the policy. Once the policy has reached the Maximum Lifetime ADO limit, ADO payments will stop. To increase the Maximum Lifetime ADO Limit, evidence of insurability will be required. The Maximum Lifetime ADO Deposit Limit is calculated as follows:

- Specified Annual ADO Deposit Amount multiplied by the number of years ADO is illustrated

This Maximum Lifetime ADO Deposit Limit is determined by the illustration parameters that are inputted on the illustration that is submitted with the application. It is important to note that Empire Life reserves the right to limit annual deposits or to take corrective action to maintain the life insurance policy's tax-exempt status.

ADO Start & Stop Rules

The ADO rider provides the flexibility to stop and restart ADO deposits for up to 36 months from the date of the last PUA purchase from an ADO deposit. To restart ADO deposits, the life insured must confirm that there has been no change in their health or smoking status since the last PUA purchase from an ADO deposit.

To restart payments after 36 months from the date of the last PUA purchase from an ADO deposit, evidence of insurability will be required.

Adding ADO Post Issue

The ADO rider can be added to eligible EstateMax and Optimax Wealth policies within 24 months of the policy issue date by confirming there has been no change in the life insured's health or smoking status. The Maximum Lifetime ADO Deposit Limit will be limited to 10 times the Maximum Annual ADO Deposit Amount.

To add the ADO rider after 24 months from the policy issue date, or to remove the 10 times Maximum Annual ADO Deposit Amount limit, evidence of insurability will be required.

Adding ADO on Term Conversions

The ADO Rider is eligible to be added on a term conversion to a qualifying EstateMax or Optimax Wealth policy. The following are the qualifications required to add the ADO rider on a term conversion without evidence of insurability required:

- The new EstateMax or Optimax Wealth coverage must be either a Life Pay, 20-Pay or 10-Pay policy with either the Paid-up Additions or Enhanced Coverage dividend options
- The total coverage amount of the new EstateMax or Optimax Wealth policy cannot exceed 75% of the term policy insurance amount
- The remaining 25% of the term insurance must be cancelled as a result of the conversion
- The Maximum Lifetime ADO Deposit Limit is limited to 10 times the Maximum Annual ADO Deposit Amount

To convert 100% of the term insurance coverage to either EstateMax or Optimax Wealth with ADO, or to increase the Maximum Lifetime ADO Deposit Limit, evidence of insurability will be required.

Empire Life reserves the right to require evidence of insurability at any time, even if the total coverage amount is 75% or less of the term coverage amount.

Premium Offset

Premium Offset is a non-contractual feature that can be elected to reduce the premium payment period for either EstateMax or Optimax Wealth. This is done by using the annual dividends declared on a policy, along with the cash surrender value of Paid-up Additions purchased through the dividends and/or the ADO rider. Once it is determined, based on the current dividend scale, that future dividends along with the cash value of the paid-up additions are sufficient to pay the policy premiums for the remainder of the premium paying period, then premium offset can be elected.

Once a policy has elected to go on Premium Offset, there are no guarantees that the policy will be able to stay on Premium Offset for the life of the policy. If there is a reduction in the dividend scale, this may mean that a policy will need to come off Premium Offset and premium payments will need to be resumed.

Cash Surrender Values

One of the unique features of Participating Whole Life insurance is the ability to grow cash value within the policy. When talking about Cash Surrender Value in a Participating Whole Life policy, it is broken down into two different categories, Guaranteed Cash Value and Non-guaranteed Cash Value.

Guaranteed Cash Value

In all EstateMax and Optimax Wealth contracts, there is a table of Guaranteed Cash Value that indicates what the cash value will be each year, regardless of the dividend option selected. In all EstateMax contracts, the guaranteed cash values start in year five. In all Optimax Wealth contracts, the guaranteed cash value starts in year 1.

Non-guaranteed Cash Value

Non-guaranteed Cash Value is the cash value that grows in the policy through the annual dividend and any optional deposits into the ADO rider. Non-guaranteed Cash Value will only grow when the dividend option is Paid-up Additions, Enhanced Coverage or Cash Accumulation.

Accessing Cash Value

There are two ways that a client can access the total cash surrender value of an EstateMax or Optimax Wealth policy: policy loan or policy withdrawal.

Policy Loan

As EstateMax and Optimax Wealth policies grow in total cash surrender value, clients have the ability to take a loan that is secured against the total cash value and use it however they would like. Below are the parameters of taking a policy loan:

- Minimum loan amount is \$250
- The loan interest rate is variable and it, together with the maximum loan amount, will be set at the sole discretion of Empire Life
- If not paid, the loan interest will capitalize on the policy anniversary
- If the loan principal + interest ever exceeds the total cash surrender value, the policy will lapse unless a loan re-payment is received that brings the loan principal + interest below the total cash surrender value.
- Any outstanding loan principal + interest will be deducted from the total cash surrender value if the policy is surrendered, or deducted from the death benefit at the time of claim

Policy Withdrawal

If the Paid-up Additions, Enhanced Coverage or Cash Accumulation dividend options were selected, then it is possible to take a withdrawal from the non-guaranteed cash value.

If the dividend option selected was Paid-up Additions, any policy withdrawal will reduce the total insurance amount on the policy. This is because the dividend was used to purchase paid-up additional life insurance. Therefore, if the dividend cash value is withdrawn from the policy, any paid-up additional life insurance purchased with that dividend would be surrendered. Once a withdrawal is processed, it is not possible to redeposit the amount back into the policy.

If the dividend option selected was Enhanced Coverage, any withdrawal taken will remove the Lifetime Guarantee as described in the Annual Dividends section of this guide. Any withdrawal taken from the policy will be withdrawn from the cash value of the paid-up additions. Therefore, if the dividend cash value is withdrawn from the policy, any paid-up additional life insurance purchased with that dividend would be surrendered. Once a withdrawal is processed, it is not possible to redeposit the amount back into the policy.

If the dividend option selected was Cash Accumulation, any withdrawal taken from the policy will be withdrawn from the Cash Accumulation account. This account is held outside the policy and can be accessed at anytime. Once a withdrawal is processed, it is not possible to redeposit the amount back into the policy.

Side Account

Both EstateMax and Optimax Wealth have a side account that can be used to fund future premiums. Any money in the side account will earn an interest rate that is determined by Empire Life. The money in the side account is held outside of the policy, meaning that any interest earned on this money would be taxable to the policyowner. The interest will be earned on a daily basis and is credited on the policy anniversary date. A request can be made at any time to withdraw the money in the Side



Account. Upon surrender, any money in the Side Account will be paid to the policyowner, and upon death, any money in the side account will be paid to the beneficiary(ies).

The side account can be used to cover the following:

- Base policy premiums required for the policy
- Any policy administration fees (policy fees)
- Rider and additional benefits premiums

The maximum deposit to the side account is calculated as follows:

$(\text{Total Annual Premium}) \times (100 - \text{Age of the Youngest Insured Person})$

Non-forfeiture Options

Included in both the EstateMax and Optimax Wealth products are two non-forfeiture options. If a policy enters the grace period, the non-forfeiture options ensure that the policy will remain inforce for as long as possible before lapsing.

Automatic Premium Loan (APL)

- This is the default non-forfeiture option on the policy and there are no tax implications as a result of an APL
- After the grace period, if a premium is not received and the policy has available cash value, the policy will take an automatic premium loan against the total cash surrender value to keep the policy inforce
- APL follows the same parameters as described above in the Policy Loans section

Reduced Paid-Up (RPU)

- Included in every contract is a schedule of RPU values
- RPU must be initiated by the policy owner as the policy will never go RPU by default
- All optional benefits and riders will cease once the policy goes RPU
- Once RPU is selected, the policy will become a non-participating policy
- Once RPU is selected, the policy may still grow in cash value, but this value is not guaranteed



Taxation

Both EstateMax and Optimax Wealth are considered exempt life insurance policies under the Income Tax Act (Canada).

Taxation of Dividends

Paid-up Additions and Enhanced Coverage

- There is no taxable gain reported on either of these dividend options, until a taxable disposition occurs from a policy loan, withdrawal, or surrender.
- The full annual dividend is used to purchase paid-up insurance and/or term additions, which is considered an internal policy event
- The ACB of the policy is reduced by the amount of the dividend, then immediately increased by the same amount as the dividend is used to purchase the paid-up additions and/or term additions

Cash Accumulation

- If the dividend credited to the policy is in excess of the ACB, then the difference between the dividend and the ACB will be taxable
- Any dividend credited will reduce the ACB of the policy
- Any interest earned in the Cash Accumulation account is taxable to the policyowner

Annual Premium Reduction

- There is no taxable gain reported if the full dividend credited is used to pay for the annual premium as this is an internal policy event
- The ACB of the policy is reduced by the amount of the dividend, then immediately increased by the amount of the dividend used to pay premiums
- Any dividend credited in excess of the annual premium amount will be deposited to the Cash Accumulation account and is treated the same way as the Cash Accumulation dividend option from a taxation standpoint

Cash Payment

- Any dividend credited in excess of the ACB will be taxable
- Any dividend credited will reduce the ACB of the policy

Taxation of Policy Loans, Withdrawals, or Surrenders

If the client requests a policy loan or withdrawal in cash, or to surrender the policy, there could be tax implications. Below is a summary of how a taxable disposition may occur. **It is important to note that this guide does not provide tax, legal, accounting or other professional advice and we recommend speaking with a tax professional when making decisions.**

Policy Loan

- If the policy loan exceeds the adjusted cost base (ACB), then a taxable disposition will occur

Policy Withdrawal

- If the cash surrender value exceeds the adjusted cost base (ACB) of the policy, then a taxable disposition will occur. The ACB will be prorated based on the amount of the cash withdrawal.

Policy Surrender

- If the total cash surrender value exceeds the adjusted cost base (ACB), then a taxable disposition will occur

Disability Benefit

The Disability Benefit is a contractual feature that is built into the policy. If the life insured is disabled as defined in the contract, the policyowner can request a Disability Benefit payment from their total cash surrender value on a tax-free basis³.

Any payment for the Disability Benefit will be withdrawn first from any non-guaranteed cash value generated by dividends, if applicable, then from the guaranteed cash value. If the Paid-up Additions dividend option is selected, this withdrawal will reduce the insurance amount the Paid-up Additions has provided. If the Enhanced Coverage dividend option is selected, requesting a Disability Benefit will result in the Lifetime Guarantee being canceled. For more details on the Lifetime Guarantee, please refer to the Annual Dividends, Lifetime Guarantee section of this guide. Any payment for the Disability Benefit withdrawn from the guaranteed cash value will result in a reduction to the insurance amount.

A Disability Benefit is permitted once per policy year, and the minimum and maximum amount will be subject to our administrative rules and guidelines in effect at that time. For more information about the Disability Benefit, please see the policy contract provision pages.

Living Benefit Advance

This is a non-contractual benefit that is offered on all Empire Life insurance policies. This benefit is approved on a case-by-case basis and provides 50% of the death benefit, up to a maximum of \$50,000, if the life insured is diagnosed with a terminal illness with a prognosis of 12 or less months to live. The lump sum, plus interest, would be deducted from the death benefit at the time of claim.

³ Empire Life cannot guarantee that tax laws will remain unchanged and therefore offers no guarantee that a Disability Benefit will not be subject to income tax at the time it is made. It is possible that future changes in the Income Tax Act (Canada) and Regulations could result in disability benefit payments becoming taxable.

Additional Benefits

Waiver of Premium

- Issue Ages 16 - 55
- If selected must be added to all Riders and Additional Benefits.
- Does not apply to payments made to the Side Account

Payor Death and Disability

- Child, issue ages 0 - 15; Payor, issue ages 16 - 45
- If selected must be added to all Riders and Benefits

Guaranteed Insurability

- Issue Ages 0 - 40
- Minimum option \$5,000; Maximum is the lesser of \$50,000 and the total sum insured

Accidental Death & Dismemberment

- Issue Ages 16 - 55
- Minimum option \$10,000; Maximum is the lesser of \$250,000 and the total sum insured

Children's Life Rider

- Issue Ages: 15 days to age 17
- Minimum Option \$1,000; maximum \$25,000

Children's Critical Illness (CI) Rider

- Family Rider that covers all eligible children to a maximum of \$50,000
- Covers 15 critical illnesses

Additional Riders

All Solution Series coverages

Term to 100

CI Protect & CI Protect Plus

Spousal Riders – Solution Series, Term to 100, CI Protect & CI Protect Plus

Empire Life Disability Credit Protect™

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The Empire Life Insurance Company

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The Empire Life Insurance Company (Empire Life) is a proud Canadian company that has been in business since 1923. We offer individual and group life and health insurance, investment and retirement products.

Our mission is to make it simple, fast and easy for Canadians to get the products and services they need to build wealth, generate income, and achieve financial security.

Follow us on social media @EmpireLife or visit empire.ca for more information, including current ratings and financial results.

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