



# LIFE & HEALTH

## Product Overview

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**Insurance & Investments**

Simple. Fast. Easy.®





**We've been helping individuals, Canadian families and businesses build wealth and achieve financial security since 1923.**

**Among the top 10<sup>1</sup> life insurance companies in Canada and proudly headquartered in Kingston, Ontario, Empire Life is known for<sup>2</sup> our integrity, personalized service, sound financial management, strength and capitalization, and industry-leading technology.**

**We have established ourselves as a trusted insurer by driving innovation, supporting the community, fostering diversity and inclusion, and focusing on delivering simple, fast and easy solutions created to meet the needs of Canadians.**

<sup>1</sup> Based on total assets as reported in December 31, 2022 OSFI filings.

<sup>2</sup> Canadian Individual Life Insurance Study, NMG Consulting, April 2023.



## Term Life Insurance

	Solution ART®	Solution 10®/15™/20®	Solution 25®/30®
<b>Plan description</b>	Annual renewable and convertible term life insurance	10-year, 15-year or 20-year term renewable and convertible life insurance	25-year or 30-year term. then annual renewable and convertible term life insurance
<b>Client profile</b>	<ul style="list-style-type: none"> <li>• Temporary life insurance coverage at a low cost</li> <li>• Plan to improve health status or switch to a longer term or permanent solution</li> </ul>	Short- or longer-term life insurance coverage for a variety of needs including: <ul style="list-style-type: none"> <li>• Paying mortgages &amp; debts</li> <li>• Small business planning</li> </ul>	Long-term life insurance coverage for a variety of needs including: <ul style="list-style-type: none"> <li>• Paying mortgages, debts &amp; final expenses</li> <li>• Family income replacement</li> </ul>
<b>Issue ages (age nearest)</b>	18 to 65	Solution 10: 18 to 75 Solution 15: 18-70 Solution 20: 18 to 65	Solution 25: 18 to 60 Solution 30: 18 to 55
<b>Coverage duration</b>	Lifetime coverage, fully paid-up at age 100	Lifetime coverage, fully paid-up at age 100	Lifetime coverage, fully paid-up at age 100
<b>Minimum coverage</b>	\$25,000	\$25,000 up to age 65 \$10,000 for ages 66 to 75	\$25,000
<b>Maximum coverage</b>	\$499,999	\$20,000,000	\$20,000,000
<b>Non Face to Face Coverage Limit</b>	\$20,000,000		
<b>Underwriting classification</b>	<b>All amounts:</b> <ul style="list-style-type: none"> <li>• Standard non-smoker</li> <li>• Standard smoker</li> </ul>	<b>All amounts:</b> <ul style="list-style-type: none"> <li>• Standard non-smoker</li> <li>• Standard smoker</li> </ul> <b>\$1,000,001 &amp; up if fluid tests provided:</b> <ul style="list-style-type: none"> <li>• Elite non-smoker</li> <li>• Preferred non-smoker</li> <li>• Preferred smoker</li> </ul>	<b>All amounts</b> <ul style="list-style-type: none"> <li>• Standard non-smoker</li> <li>• Standard smoker</li> </ul> <b>\$1,000,001 &amp; up if fluid tests provided:</b> <ul style="list-style-type: none"> <li>• Elite non-smoker</li> <li>• Preferred non-smoker</li> <li>• Preferred smoker</li> </ul>
<b>Coverage types</b>	<ul style="list-style-type: none"> <li>• Single life</li> <li>• Joint First-to-die (2 lives)</li> <li>• Joint Last-to-die (2 lives)</li> <li>• Multi-Life (2 lives)</li> </ul>	<ul style="list-style-type: none"> <li>• Single life</li> <li>• Joint First-to-die (2 lives)</li> <li>• Joint Last-to-die (2 lives)</li> <li>• Multi-Life (2 lives)</li> </ul>	<ul style="list-style-type: none"> <li>• Single life</li> <li>• Joint First-to-die (2 lives)</li> <li>• Joint Last-to-die (2 lives)</li> <li>• Multi-Life (2 lives)</li> </ul>
<b>Premium</b>	Guaranteed premium rates with no increases for the first three years and then increases every year with the last premium increase occurring on the premium renewal at age 85	Guaranteed premium rates that increase every 10 years for Solution 10, every 15 years for Solution 15 and every 20 years for Solution 20 with the last premium increase occurring on the premium renewal after age 75 for Solution 10, age 70 for Solution 15 and age 65 for Solution 20	Guaranteed premium rates for the first 25 years for Solution 25 and for the first 30 years for Solution 30, and then increases every year with the last premium increase occurring at age 85
<b>Premium Banding</b>	Under \$100,000 \$100,000 – \$249,999 \$250,000 – \$499,999	Under \$100,000 \$100,000 – \$249,999 \$250,000 – \$499,999 \$500,000 – \$999,999 \$1,000,000 +	Under \$100,000 \$100,000 – \$249,999 \$250,000 – \$499,999 \$500,000 – \$999,999 \$1,000,000 +
<b>Annual policy fee</b>	Base plan: \$50, Rider: \$0	Base plan: \$50, Rider: \$0	Base plan: \$50, Rider: \$0
<b>Monthly modal factor</b>	0.09	0.09	0.09
<b>Conversion</b>	Up to age 75	Up to age 75	Up to age 75
<b>Conversion options</b>	Solution 100®, EstateMax®, Optimax Wealth® or Term to 100	Solution 100, EstateMax, Optimax Wealth or Term to 100	Solution 100, EstateMax, Optimax Wealth or Term to 100
<b>Policy values</b>	Not available	Not available	Not available
<b>Available benefit riders</b>	<ul style="list-style-type: none"> <li>• Waiver of Premium</li> <li>• Guaranteed Insurability</li> <li>• AD&amp;D</li> <li>• Children’s Life Rider</li> <li>• Children’s Critical Illness Rider</li> </ul>	<ul style="list-style-type: none"> <li>• Waiver of Premium</li> <li>• Guaranteed Insurability</li> <li>• AD&amp;D</li> <li>• Children’s Life Rider</li> <li>• Children’s Critical Illness Rider</li> </ul>	<ul style="list-style-type: none"> <li>• Waiver of Premium</li> <li>• Guaranteed Insurability</li> <li>• AD&amp;D</li> <li>• Children’s Life Rider</li> <li>• Children’s Critical Illness Rider</li> </ul>
<b>Available insurance riders</b>	Solution Series® CI Protect® & Protect Plus® Empire Life Disability Credit Protect™	Solution Series CI Protect & CI Protect Plus Empire Life Disability Credit Protect	Solution Series CI Protect & CI Protect Plus Empire Life Disability Credit Protect

## Permanent Non-Participating Life Insurance

	Solution 100	Term to 100
<b>Plan description</b>	Permanent life insurance with guaranteed premium rates, reduced paid-up and cash surrender values	Permanent life insurance with guaranteed premium rates
<b>Client profile</b>	<ul style="list-style-type: none"> <li>Competitive permanent life insurance coverage with no premium changes</li> <li>Access to cash values for emergency needs</li> </ul>	<ul style="list-style-type: none"> <li>Competitive permanent life insurance coverage with no premium changes</li> </ul>
<b>Issue ages (age nearest)</b>	0-75 years	18-75
<b>Coverage duration</b>	Lifetime coverage, fully paid-up at age 100	Lifetime coverage, fully paid-up at age 100
<b>Minimum coverage</b>	\$25,000 up to age 65 \$10,000 for ages 66 to 75	\$25,000 up to age 65 \$10,000 for ages 66 to 75
<b>Maximum coverage</b>	\$20,000,000	\$20,000,000
<b>Non Face to Face Coverage Limits</b>	\$20,000,000	
<b>Underwriting classification</b>	<b>All amounts:</b> <ul style="list-style-type: none"> <li>Standard Non-smoker</li> <li>Standard Smoker</li> </ul>	<b>All amounts:</b> <ul style="list-style-type: none"> <li>Standard Non-smoker</li> <li>Standard Smoker</li> </ul>
<b>Coverage type</b>	<ul style="list-style-type: none"> <li>Single life</li> <li>Joint First-to-die (2 lives)</li> <li>Joint Last-to-die (2 lives)</li> <li>Multi-Life (2 lives)</li> </ul>	<ul style="list-style-type: none"> <li>Single life</li> <li>Joint First-to-die (2 lives)</li> <li>Joint Last-to-die (2 lives)</li> <li>Multi-life (2 lives)</li> </ul>
<b>Premium</b>	Guaranteed level premium rates to age 100	Guaranteed level premium rates to age 100
<b>Premium Banding</b>	Under \$100,000 \$100,000 – \$249,999 \$250,000 – \$499,999 \$500,000 +	Under \$100,000 \$100,000 – \$249,999 \$250,000 – \$499,999 \$500,000 – \$999,999 \$1,000,000 +
<b>Annual policy fee</b>	Base plan: \$50, Rider: \$0	Base plan: \$50, Rider: \$0
<b>Monthly modal factor</b>	0.09	0.09
<b>Conversion</b>	Not convertible	Not convertible
<b>Conversion options</b>	None	None
<b>Policy values</b>	Guaranteed cash surrender and reduced paid-up values starting in year 10	Not available
<b>Available benefit riders</b>	<ul style="list-style-type: none"> <li>Waiver of Premium</li> <li>Payor Waiver of Premium</li> <li>Guaranteed Insurability</li> <li>AD&amp;D</li> <li>Children's Life Rider</li> <li>Children's Critical Illness Rider</li> </ul>	<ul style="list-style-type: none"> <li>Waiver of Premium</li> <li>Guaranteed Insurability</li> <li>AD&amp;D</li> <li>Children's Life Rider</li> <li>Children's Critical Illness Rider</li> </ul>
<b>Available insurance riders</b>	Solution Series CI Protect & CI Protect Plus Empire Life Disability Credit Protect	Solution Series CI Protect & CI Protect Plus Empire Life Disability Credit Protect

## Permanent Participating Life Insurance

### EstateMax

### Optimax Wealth

Plan description	Guaranteed permanent participating life insurance plan with long-term cash values and lower level cost of insurance rates.	Guaranteed permanent participating life insurance plan with higher early cash values that accrue on a tax-deferred basis.
<b>Client profile</b>	Suited for clients looking to use life insurance as part of their estate planning and interested in long-term cash value growth that is tax-sheltered.	Suited for clients looking to use the cash values in the early years or within their lifetime or have a low-risk exit strategy should their needs change.
<b>Issue ages</b>	0 to 75 (age nearest)	0 to 75 (age nearest)
<b>Coverage duration</b>	Lifetime coverage	Lifetime coverage
<b>Minimum coverage</b>	\$10,000 for Juvenile ages 0 to 17 \$25,000 for ages 18 to 65 \$10,000 for ages 66 to 75	\$10,000 for Juvenile ages 0 to 17 \$25,000 for ages 18 to 65 \$10,000 for ages 66 to 75
<b>Maximum coverage</b>	\$20,000,000	\$20,000,000
<b>Non Face to Face Coverage Limits</b>	\$20,000,000	
<b>Underwriting classification</b>	<ul style="list-style-type: none"> <li>• Juvenile (issue ages 0 - 17)</li> <li>• Standard Non-smoker</li> <li>• Standard Smoker</li> </ul>	<ul style="list-style-type: none"> <li>• Juvenile (issue ages 0 - 17)</li> <li>• Standard Non-smoker</li> <li>• Standard Smoker</li> </ul>
<b>Coverage type</b>	<ul style="list-style-type: none"> <li>• Single life</li> <li>• Joint-first (2 lives)</li> <li>• Joint-last (2 lives)</li> </ul>	<ul style="list-style-type: none"> <li>• Single life</li> <li>• Joint-first (2 lives)</li> <li>• Joint-last (2 lives)</li> </ul>
<b>Premium</b>	Guaranteed level premium	Guaranteed level premium
<b>Payment options</b>	<b>10 Pay</b> – premiums payable in the first 10 years <b>20 Pay</b> – premium payable in the first 20 years <b>Life Pay</b> – premiums payable to age 100	<b>8 Pay</b> – premiums payable in the first 8 years <b>10 Pay</b> – premiums payable in the first 10 years <b>20 Pay</b> – premium payable in the first 20 years <b>Life Pay</b> – premiums payable to age 100
<b>Premium banding</b>	\$10,000 – \$49,999 \$50,000 – \$99,999 \$100,000 – \$249,999 \$250,000+	\$10,000 – \$49,999 \$50,000 – \$99,999 \$100,000 – \$249,999 \$250,000+
<b>Annual policy fee</b>	Base plan: \$50	Base plan: \$50
<b>Monthly modal factor</b>	0.09	0.09
<b>Conversion</b>	Not convertible	Not convertible
<b>Available benefit riders</b>	<ul style="list-style-type: none"> <li>• Waiver of Premium</li> <li>• Guaranteed Insurability</li> <li>• AD&amp;D</li> <li>• Children's Life Rider</li> <li>• Children's Critical Illness Rider</li> <li>• Payor Death &amp; Disability (Child's Waiver)</li> <li>• Additional Deposit Option (ADO)</li> </ul>	<ul style="list-style-type: none"> <li>• Waiver of Premium</li> <li>• Guaranteed Insurability</li> <li>• AD&amp;D</li> <li>• Children's Life Rider</li> <li>• Children's Critical Illness Rider</li> <li>• Payor Death &amp; Disability (Child's Waiver)</li> <li>• Additional Deposit Option (ADO)</li> </ul>
<b>Available insurance riders</b>	Solution Series CI Protect & CI Protect Plus Empire Life Disability Credit Protect Term to 100	Solution Series CI Protect & CI Protect Plus Empire Life Disability Credit Protect Term to 100
<b>Policy loans</b>	Yes. Minimum \$250 up to 100% of the available loan value	
<b>Dividend options</b>	<ul style="list-style-type: none"> <li>• Cash Payment*</li> <li>• Paid-Up Additions</li> <li>• Annual Premium Reduction</li> <li>• Cash Accumulation*</li> <li>• Enhanced Coverage (Lifetime Guarantee)**</li> </ul> <p>* May be subject to taxation. See policy contract for details. ** Subject to specific conditions. See policy contract for details</p>	
<b>Side account (non-exempt)</b>	<ul style="list-style-type: none"> <li>• Each participating policy includes a Side Account allowing lump sum deposits to fund future premium needs.</li> <li>• Additional funds can be deposited and withdrawn at any time.</li> <li>• Interest earned is subject to income tax.</li> </ul>	
<b>Special features</b>	<ul style="list-style-type: none"> <li>• Joint First Death coverage contains survivor and policy exchange options: provides survivor with temporary insurance for 90 days after the first death.</li> <li>• Term coverage provided under Enhanced Coverage dividend option may be converted to permanent insurance*.</li> <li>• The dividend scale on all participating plans is guaranteed never to fall below zero.</li> </ul> <p>* Subject to specific conditions. See policy contract for details.</p>	

# Guaranteed Issue life insurance

## Guaranteed Life Protect®

<b>Plan description</b>	Guaranteed Issue life insurance, Permanent Non Participating with guaranteed level premiums, guaranteed cash surrender values and reduced paid-up values
<b>Client profile</b>	<ul style="list-style-type: none"> <li>• No medical or lifestyle questions</li> <li>• Must be a Canadian resident for income tax purposes</li> <li>• Life insured must be the policy owner. No ownership changes allowed</li> <li>• Lifetime maximum coverage based on issue age</li> <li>• Limited benefits in the first two policy years</li> </ul>
<b>Issue ages</b>	40 - 75 (age nearest)
<b>Coverage duration</b>	Lifetime coverage, fully paid-up at age 95
<b>Minimum coverage</b>	\$5,000
<b>Maximum coverage (lifetime maximum)</b>	Issue ages 40 – 75 \$50,000
<b>Non Face to Face Coverage Limits</b>	Issue ages 40 – 75 \$50,000
<b>Underwriting classification</b>	<ul style="list-style-type: none"> <li>• All amounts</li> <li>• Standard – Non Smoker</li> <li>• Standard – Smoker</li> </ul>
<b>Coverage type</b>	Single life only
<b>Premium</b>	Guaranteed level premium rates to age 95
<b>Premium banding</b>	None
<b>Annual policy fee</b>	Base plan \$50.00
<b>Monthly modal factor</b>	0.09
<b>Conversion</b>	Not Available
<b>Conversion options</b>	None
<b>Policy values</b>	Guaranteed cash surrender values starting at the 5th policy anniversary Reduced paid-up values starting at the 8th policy anniversary
<b>Available benefit riders</b>	None
<b>Available insurance riders</b>	None
<b>Plan Features</b>	<p>If death is caused by natural causes, during the first 24 months of coverage, after a policy takes effect or is reinstated, the death benefit is limited to premiums that have been paid during the 24 month period, without interest.</p> <p>If life insured dies within 2 years of contract taking effect or of reinstatement due to an accident, we will pay the face amount of the policy (some restrictions apply)</p> <p>If life insured dies from any cause on or after the 2nd anniversary of contract taking effect or of reinstatement, we will pay the face amount of the policy</p>

# Critical Illness Insurance

## CI Protect

## CI Protect Plus

<b>Plan type</b>	<p><b>CI Protect 10</b> – 10-year renewable critical illness insurance to age 75 with guaranteed premiums that increase every 10 years</p> <p><b>CI Protect 20</b> – 20-year renewable critical illness insurance to age 75 with guaranteed premiums that increase every 20 years</p>	<p><b>CI Protect Plus 10</b> – 10-year renewable and convertible critical illness insurance to age 75 with guaranteed premiums that increase every 10 years</p> <p><b>CI Protect Plus 20</b> – 20-year renewable and convertible critical illness insurance to age 75 with guaranteed premiums that increase every 20 years</p> <p><b>CI Protect Plus 75</b> – Critical illness insurance to age 75 with guaranteed level premiums</p> <p><b>CI Protect Plus 100 15-Pay</b> – Critical illness insurance to age 100 with guaranteed level premiums payable for the first 15 years</p>																												
<b>Target audience</b>	Suited for clients looking for affordable critical illness coverage without traditional critical illness insurance underwriting.	Suited for clients looking for comprehensive critical illness coverage with an option to get money back if no claims are made.																												
<b>Issue ages</b>	<p><b>CI Protect 10</b> – 18 to 65 (age nearest)</p> <p><b>CI Protect 20</b> – 18 to 55 (age nearest)</p>	<p><b>CI Protect Plus 10</b> – 18 to 65 (age nearest)</p> <p><b>CI Protect Plus 20</b> – 18 to 55 (age nearest)</p> <p><b>CI Protect Plus 75</b> – 18 to 65 (age nearest)</p> <p><b>CI Protect Plus 100 15-Pay</b> – 18 to 65 (age nearest)</p>																												
<b>Coverage duration</b>	To age 75	To age 75																												
<b>Coverage limits</b>	\$25,000 to \$75,000	\$25,000 to \$2,000,000																												
<b>Coverage type</b>	Single Life	Single Life or Multi-Life (maximum 2 lives)																												
<b>Covered illnesses</b> (see contract for details)	<ul style="list-style-type: none"> <li>• Cancer (life threatening)</li> <li>• Coronary artery bypass surgery</li> <li>• Heart attack</li> <li>• Stroke</li> </ul>	<ul style="list-style-type: none"> <li>• Aortic Surgery</li> <li>• Aplastic Anemia</li> <li>• Bacterial Meningitis</li> <li>• Benign Brain Tumour</li> <li>• Blindness</li> <li>• Cancer (Life Threatening)</li> <li>• Coma</li> <li>• Coronary Artery Bypass Surgery</li> <li>• Deafness</li> <li>• Dementia incl. Alzheimer’s Disease</li> <li>• Heart Attack</li> <li>• Heart Valve Replacement or Repair</li> <li>• Kidney Failure</li> </ul>	<ul style="list-style-type: none"> <li>• Loss of Independent Existence</li> <li>• Loss of Limbs</li> <li>• Loss of Speech</li> <li>• Major Organ Failure on Waiting List</li> <li>• Major Organ Transplant</li> <li>• Motor Neuron Disease</li> <li>• Multiple Sclerosis</li> <li>• Occupational HIV Infection</li> <li>• Paralysis</li> <li>• Parkinson’s Disease and Specified Atypical Parkinsonian Disorders</li> <li>• Severe Burns</li> <li>• Stroke</li> </ul>																											
<b>Underwriting classification</b>	<ul style="list-style-type: none"> <li>• Standard non-smoker &amp; smoker (substandard rates are not available)</li> </ul>	<ul style="list-style-type: none"> <li>• Standard non-smoker &amp; smoker (substandard rates are available)</li> </ul>																												
<b>Annual policy fee</b>	Base plan: \$50, Rider: \$0	Base plan: \$50, Rider: \$0																												
<b>Waiting period</b>	30 days (unless otherwise noted)	30 days (unless otherwise noted)																												
<b>Conversion</b>	Not convertible	To age 65 – CI Protect Plus 10 & CI Protect Plus 20 can be converted to CI Protect Plus 75 or CI Protect Plus 100 15-Pay																												
<b>Available benefit riders</b>	None	<ul style="list-style-type: none"> <li>• Waiver of Premium</li> <li>• Accidental Death &amp; Dismemberment</li> <li>• Children’s Life Rider</li> <li>• Children’s CI Rider</li> </ul>																												
<b>Available insurance riders</b>	None	<ul style="list-style-type: none"> <li>• Solution Series plans (Term &amp; Permanent)</li> <li>• CI Protect Plus plan (Critical Illness)</li> </ul>																												
<b>Return of premium on surrender or maturity rider</b>	Not available	<p>Issue age: 18 to 55 (age nearest)</p> <table border="1"> <thead> <tr> <th colspan="2">CI Protect Plus 10/20/75:</th> <th colspan="2">CI Protect Plus 100 15-Pay:</th> </tr> <tr> <th colspan="2">% of Eligible Premiums Returns - starting the later of 15 years &amp; insurance age 60</th> <th colspan="2">% of Eligible Premiums Returned</th> </tr> <tr> <th>Life Insured’s Attained Age</th> <th>%</th> <th>Coverage anniversary</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>60 – 64</td> <td>70%</td> <td>1st to 14th anniversary</td> <td>0%</td> </tr> <tr> <td>65 – 69</td> <td>80%</td> <td>15th anniversary and after</td> <td>100%</td> </tr> <tr> <td>70 – 74</td> <td>90%</td> <td></td> <td></td> </tr> <tr> <td>75</td> <td>100%</td> <td></td> <td></td> </tr> </tbody> </table>	CI Protect Plus 10/20/75:		CI Protect Plus 100 15-Pay:		% of Eligible Premiums Returns - starting the later of 15 years & insurance age 60		% of Eligible Premiums Returned		Life Insured’s Attained Age	%	Coverage anniversary	%	60 – 64	70%	1st to 14th anniversary	0%	65 – 69	80%	15th anniversary and after	100%	70 – 74	90%			75	100%		
CI Protect Plus 10/20/75:		CI Protect Plus 100 15-Pay:																												
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Life Insured’s Attained Age	%	Coverage anniversary	%																											
60 – 64	70%	1st to 14th anniversary	0%																											
65 – 69	80%	15th anniversary and after	100%																											
70 – 74	90%																													
75	100%																													
<b>Return of premium on death rider</b>	Not available	<p>Issue age:</p> <ul style="list-style-type: none"> <li>• CI Protect Plus 10: 18 to 65 (age nearest)</li> <li>• CI Protect Plus 20: 18 to 55 (age nearest)</li> <li>• CI Protect Plus 75: 18 to 65 (age nearest)</li> <li>• CI Protect Plus 100 15-Pay: 18 to 65 (age nearest)</li> </ul>																												
<b>Built-in benefit(s)</b> (see contract for details)	<ul style="list-style-type: none"> <li>• Life insurance coverage with lump sum benefit of \$1,000 at death</li> </ul>	<ul style="list-style-type: none"> <li>• Life insurance coverage with lump sum benefit of \$1,000 at death</li> <li>• Non-Life Threatening Illness Benefit pays 15% (max two payments) up to a maximum of \$50,000</li> <li>• Medical Concierge Services (non-contractual)</li> </ul>																												

FOR ADVISOR USE ONLY

**The Empire Life Insurance Company**

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Kingston, ON K7L 3A8

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](http://empire.ca) for more information, including current ratings and financial results.

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