

# THE EMPIRE LIFE DIFFERENCE



Here are just some of the reasons many advisors prefer to do business with Empire Life

## Our People



### Extensive Insurance Expertise

- We are committed to **simplicity** and being **easy to do business with**.
- Our Account Executive & Sales Centre teams are ready to meet your wholesaling needs.

## Our Processes



### Fast & Full® Application Process

- Quick and efficient E-application process
- Full underwriting
- E-signature and E-payment
- 40% of all policies are issued in 10 days or less (based on Empire Life data as of April 30, 2016)
- Instant approval available for eligible applicants



### Non Face-to-Face Selling

- Available through Fast & Full with screen-sharing
- Saves time and less travel
- No additional courier costs
- Paper process option available



### Personal History Tele-Interview Option

- Available using both paper and electronic applications
- Less time spent completing the application
- Reliable and discreet process for clients

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## Our Products

### Term Insurance



- Solution ART offers very affordable initial rates that are guaranteed to remain level for the first three years.
- All term Solution premiums stop increase after certain ages and are all payable to age 100.
- Preferred underwriting available for Solution 10 and Solution 20 plans starting from \$500,000
- Adding term riders on other insurance plans can save on additional fees

### Participating Life Insurance



- Two participating plans to choose from; EstateMax<sup>®</sup> is focused on coverage at competitive rates & Optimax Wealth is focused on early cash values and competitive long term values.
- Guaranteed cash values that start after the first year with Optimax Wealth<sup>™</sup> and four years for EstateMax.
- 5 different dividend options to choose from
- Ability to add certain life and health plans as riders at issue

### Critical Illness Insurance



- CI Protect<sup>™</sup> covers the four most common critical conditions that account for 88% of CI paid claims<sup>1</sup> with highly affordable rates.
- CI Protect pays \$1,000 at death if not eligible to claim the CI benefit
- Built-in CI Protect logic feature in Fast & Full application process makes adding CI coverage easier.
- **Coming Soon!** CI Protect Plus will offer 25 covered conditions.

To learn more about the Empire Life difference, contact your regional sales representative or our sales centre at 1 866 894-6182 or [salescentre@empire.ca](mailto:salescentre@empire.ca)

<sup>1</sup> Source: Munich Re 2014 Individual Insurance Survey

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