

	Term & Permanent Non-Participating Life Insurance		
	Solution 10	Solution 20	Solution 100
<b>Plan Description</b>	Guaranteed 10-year term life insurance renewable and convertible	Guaranteed 20-year term life insurance renewable and convertible	Guaranteed level to age 100 permanent life insurance
<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>Issue Ages</b>	18–75 years (age nearest)	18–65 years (age nearest)	0–75 years (age nearest)
<b>Minimum Issue Limit</b>	\$25,000 up to age 65 \$10,000 for ages 66 and up		\$25,000 up to age 65 \$10,000 for ages 66 and up
<b>Maximum Issue Limit*</b>	\$10,000,000		\$10,000,000
<b>Underwriting Classification</b>	<b>Under \$500,000</b> <ul style="list-style-type: none"> <li>Standard Non-smoker</li> <li>Elite Non-smoker</li> <li>Preferred Non-smoker</li> <li>Standard Non-smoker</li> </ul> <ul style="list-style-type: none"> <li>Standard Smoker</li> <li>Preferred 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 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 +
<b>Policy Fee</b>	\$50 (annual), \$0 (rider)		\$50 (annual), \$0 (rider)
<b>Premium Renewal</b>	Increasing every 10 years to the premium anniversary following the 75th birthday, remaining the same to age 100	Increasing every 20 years to the premium anniversary following the 65th birthday, remaining the same to age 100	Level to age 100
<b>Conversion</b>	To age 75		Not convertible
<b>Policy Loan</b>	N/A		Yes
<b>Policy Values</b>	N/A		Guaranteed cash surrender and reduced paid-up values commencing after 4 years
<b>Additional Benefits</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>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>
<b>Additional Riders</b>	<ul style="list-style-type: none"> <li>Solution Series</li> <li>Vital Link</li> </ul>		<ul style="list-style-type: none"> <li>Solution Series</li> <li>Vital Link</li> </ul>
<b>Special Features</b>	<ul style="list-style-type: none"> <li>Fully paid up at age 100; coverage increases by 5%, compounded annually every anniversary thereafter</li> </ul>		<ul style="list-style-type: none"> <li>Fully paid up at age 100; coverage increases by 5%, compounded annually every anniversary thereafter</li> </ul>

\* Higher amounts may be considered on a case-by-case basis

	Universal Life Insurance	Permanent Participating Life Insurance				
	Trilogy®	Optimax®	EstateMax™			
<b>Plan Type</b>	No surrender charge option	<b>Optimax 100</b> - premiums payable to age 100 <b>Optimax 20 Pay</b> - premiums payable for the first 20 years	<b>EstateMax 100</b> - premiums payable to age 100 <b>EstateMax 20 Pay</b> - premiums payable for the first 20 years			
<b>Product Description</b>	Cost effective universal life insurance product, designed to appeal to clients of all income levels. Offers tax sheltering with premium and coverage flexibility.	Permanent participating life insurance plan with dividend and investment options. This product is designed for the family market and those looking for early build-up of cash values.	Permanent participating life insurance designed for the estate protection market with potential for dividends, giving clients an opportunity to share in the Company's participating profits.			
<b>Issue Ages*</b>	<b>Life Protection:</b> 0–80 years <b>Life Plus (CI):</b> 18–65 years	<b>Optimax 100:</b> 0–85 years <b>Optimax 20 Pay:</b> 0–70 years	0–75 years			
<b>Minimum Face Amount/Premium</b>	\$10,000 \$100,000 Maximizer initial minimum	<b>Age 0–17:</b> \$5,000. <b>Age 18–64:</b> \$15,000. <b>Age 65 plus:</b> \$10,000 or monthly automatic payment plan premium of \$75 (excluding administration fees, riders and extra premiums).	\$25,000 up to age 65 \$10,000 for ages 66 and up			
<b>Coverage Types</b>	<ul style="list-style-type: none"> <li>Single Life</li> <li>Joint First-to-Die (up to 5 lives)</li> <li>Joint Last-to-Die (up to 5 lives)</li> </ul> <ul style="list-style-type: none"> <li>Joint Last-to-Die Paid-Up on First Death (2 lives)</li> <li>Multi-life (up to 5 lives)</li> </ul>	<ul style="list-style-type: none"> <li>Single Life</li> <li>Joint First Death (2 lives)</li> <li>Joint Second Death (2 lives)</li> </ul>	<ul style="list-style-type: none"> <li>Single Life</li> <li>Joint First Death (2 lives)</li> <li>Joint Second Death (2 lives)</li> </ul>			
<b>Death Benefit Options</b>	<ul style="list-style-type: none"> <li>Increasing Sum Insured</li> <li>Level Sum Insured</li> </ul>	<ul style="list-style-type: none"> <li>Level Base Coverage (potential for increases depending on dividend option selected)</li> </ul>	<ul style="list-style-type: none"> <li>Level Base Coverage (potential for increases depending on dividend option selected)</li> </ul>			
<b>Cost of Insurance</b>	<b>Life and Critical Illness Coverage</b> <ul style="list-style-type: none"> <li>Annual Renewable Term to 85/15 (ART 85)</li> <li>Annual Renewable Term (ART 100)</li> <li>Ten Year Renewable Term (10 YRT)</li> </ul> <ul style="list-style-type: none"> <li>Twenty Year Renewable Term (20 YRT)</li> <li>Level</li> </ul>	<ul style="list-style-type: none"> <li>Premiums are guaranteed.</li> </ul>	<ul style="list-style-type: none"> <li>Premiums are guaranteed.</li> </ul>			
<b>Policy/Admin Fee</b>	\$10 (monthly) per policy	\$60 (annual)	\$50 (annual)			
<b>Investment Accounts</b>	<b>Tax-Exempt Account</b> <ul style="list-style-type: none"> <li>Daily Interest Option</li> <li>Guaranteed Interest Options (GIOs) with terms of 1, 2, 3, 4, 5, 10 and 20 years</li> <li>7 Market Indexed Accounts</li> <li>16 Managed Indexed Accounts*</li> </ul> * Indexed to Class A units of Empire Life Segregated Funds	<b>Overflow Account</b> <ul style="list-style-type: none"> <li>Daily Interest Option</li> <li>7 Market Indexed Accounts</li> <li>16 Managed Indexed Accounts*</li> </ul>	<b>Dividend Options</b> <ul style="list-style-type: none"> <li>Cash</li> <li>Paid-Up Additions</li> <li>Premium Reduction</li> <li>Extender Plus Paid-Up Additions</li> <li>Tax-Exempt Investment Account</li> </ul>	<b>Tax-Exempt Investments</b> <ul style="list-style-type: none"> <li>Paid-Up Additions Rider**</li> <li>Tax-Exempt Investment Account**</li> <li>Daily Interest Option</li> <li>7 Market Indexed Accounts</li> <li>14 Managed Indexed Accounts*</li> </ul>	<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>	<b>Side Account (non-exempt)</b> <ul style="list-style-type: none"> <li>Each EstateMax 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>Investment Bonus</b>	<b>Wealth Plus:</b> On the 1 <sup>st</sup> monthly anniversary following the 5 <sup>th</sup> policy anniversary, a 0.10% bonus is credited to the Tax-Exempt account each month, for the duration of the contract. (1.2% per year, compounded monthly)	N/A	N/A			
<b>Investment Transfer</b>	<ul style="list-style-type: none"> <li>No surrender fees (Except for a possible MVA on GIOs if cashed before maturity.)</li> </ul>	N/A	N/A			
<b>Policy Loan</b>	<ul style="list-style-type: none"> <li>Minimum loan amount is \$100 up to a maximum of 100% of the cash surrender value of the Tax-Exempt Account.</li> <li>Annual loan rate of 0.75%</li> </ul>	Yes, a minimum of \$250.	Yes, a minimum of \$250.			
<b>Additional Benefits</b>	<ul style="list-style-type: none"> <li>Waiver of Planned Premium</li> <li>Guaranteed Insurability</li> <li>Accidental Death &amp; Dismemberment</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>Payor Death and Disability</li> <li>Guaranteed Insurability</li> <li>Accidental Death &amp; Dismemberment</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>Payor Death and Disability</li> <li>Guaranteed Insurability</li> <li>Accidental Death &amp; Dismemberment</li> <li>Children's Life Rider</li> <li>Children's Critical Illness Rider</li> </ul>			
<b>Riders Available</b>	N/A	<ul style="list-style-type: none"> <li>Any Solution Series plan</li> <li>Any Vital Link plan</li> </ul>	<ul style="list-style-type: none"> <li>Any Solution Series plan</li> <li>Any Vital Link plan</li> </ul>			
<b>Special Features</b>	<ul style="list-style-type: none"> <li>Maximizer option will maximize the tax-sheltered investment capabilities of Trilogy while minimizing the insurance cost</li> <li>Substitute life</li> <li>Unlimited transfers</li> <li>Policy loans for 100% of the cash surrender value of the Tax-Exempt Account</li> <li>Joint First-to-Die (two lives only): contains survivor and policy exchange options; provides survivor (under age 70) with temporary insurance for 90 days after first death</li> <li>Life Plus Advance: critical illness benefit is an advance of the death benefit</li> <li>Life Plus Addition: critical illness benefit is paid in addition to the life insurance amount</li> <li>Capital Access Benefit: a qualifying total disability allows a tax-free payment of the cash surrender value of the Tax-Exempt Account</li> <li>TaxGuard Plus: automatically increases and/or decreases life insurance coverage to maintain its tax-exempt status</li> <li>Minimum Interest Rate Guarantees: 10 year GIO=1.75%, 20 year GIO=1.75%</li> </ul>	<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>Ten year Extender guarantee.</li> <li>Lifetime guarantee available on the Extender dividend option*.</li> <li>Coverage provided under Extender dividend option convertible to permanent insurance*.</li> <li>The dividend scale on all Optimax plans is guaranteed never to fall below zero.</li> </ul> *Subject to specific conditions. See policy contract for details.	<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 EstateMax plans is guaranteed never to fall below zero.</li> </ul> *Subject to specific conditions. See policy contract for details.			
<b>*(age nearest)</b>						

NOTE: Some conditions may apply. See policy contract for complete details.

## Critical Illness Insurance

### Vital Link®

<b>Plan Type</b>	Critical Illness Insurance																	
<b>Product Description</b>	Policyholder becomes eligible for benefit payment following the diagnosis of a covered illness. Vital Link offers 23 illnesses and life-altering conditions including Heart Attack, Cancer, Stroke and Loss of Independent Existence																	
<b>Issue Ages*</b>	18 – 65 years																	
<b>Minimum Face Amount/Premium</b>	\$25,000																	
<b>Coverage Types</b>	<ul style="list-style-type: none"> <li>• Single Life</li> <li>• Multi-Life (2 lives)</li> </ul>																	
<b>Death Benefit Options</b>	<ul style="list-style-type: none"> <li>• Return of Premium on Death benefit</li> </ul>																	
<b>Cost of Insurance</b>	<ul style="list-style-type: none"> <li>• Vital Link 10: 10-year renewable term rates to age 75</li> <li>• Vital Link 75: Level rates to age 75</li> <li>• Vital Link 100: Level rates to age 100</li> </ul>																	
<b>Policy/Admin Fee</b>	\$50 (annual), 0\$ (rider)																	
<b>Covered Illnesses</b>	<ul style="list-style-type: none"> <li>• Alzheimer's Disease*</li> <li>• Aortic Surgery*</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>• Heart Attack*</li> <li>• Heart Valve Replacement*</li> <li>• Paralysis*</li> <li>• Parkinson's Disease</li> </ul>	<ul style="list-style-type: none"> <li>• Kidney Failure*</li> <li>• Loss of Independence 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>• Severe Burns*</li> <li>• Stroke*</li> </ul>																
	*All of the above conditions incorporate the industry-approved benchmark definitions with the exception of Parkinson's disease. The Empire Life definition for Parkinson's disease does not require any ADL's to qualify																	
<b>Policy Loan</b>	N/A																	
<b>Additional Benefits</b>	<ul style="list-style-type: none"> <li>• Policy Anniversary Return of Premium (Vital Link 10, 75 and 100)</li> <li>• Return of Premium at Surrender (Vital Link 10, Vital Link 75 and Vital Link 100)</li> <li>• Waiver of Premium</li> <li>• AD&amp;D</li> <li>• Children's Life Rider</li> <li>• Children's Critical Illness Rider</li> </ul>																	
<b>Riders Available</b>	<ul style="list-style-type: none"> <li>• Any Solution Series plan</li> <li>• Any Vital Link plan</li> </ul>																	
<b>Special Features</b>	<ul style="list-style-type: none"> <li>• Non-Life Threatening Illness Benefit 25% (max 25% up to \$25,000 of all critical illness benefit amounts)</li> <li>• Medical Concierge Service (included at no additional cost)</li> <li>• Preferred Annuity Guarantee (included at no additional cost)</li> <li>• Return of Premium features include administration fee, all premium for ROP and ratings.</li> <li>• Vital Link 100 includes Return of Premium on Expiry included at no additional cost</li> <li>• Early Surrender option for Vital Link 10, Vital Link 75, Vital Link 100.*</li> <li>• Age 60–64 70% • Age 65–69 80% • Age 70–74 90% • Age 75+100%</li> </ul>																	
<b>*(age nearest)</b>	<table border="1"> <thead> <tr> <th>Policy Anniversary</th> <th>% Premiums Return</th> </tr> </thead> <tbody> <tr> <td>Option Dates</td> <td></td> </tr> <tr> <td>After 10 years</td> <td>50%</td> </tr> <tr> <td>After 11 years</td> <td>60%</td> </tr> <tr> <td>After 12 years</td> <td>70%</td> </tr> <tr> <td>After 13 years</td> <td>80%</td> </tr> <tr> <td>After 14 years</td> <td>90%</td> </tr> <tr> <td>After 15 years</td> <td>100%</td> </tr> </tbody> </table>		Policy Anniversary	% Premiums Return	Option Dates		After 10 years	50%	After 11 years	60%	After 12 years	70%	After 13 years	80%	After 14 years	90%	After 15 years	100%
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	* Policy must be in force for 10 years																	

The Empire Life Insurance Company (Empire Life) offers competitive individual and group life and health insurance, investment and retirement products to help you build wealth and protect your financial security.

Empire Life is among the top 10 life insurance companies in Canada<sup>1</sup> and is rated A (Excellent) by A.M. Best Company<sup>2</sup>. Our vision is to be known for simplicity, being easy to do business with and having a personal touch.

<sup>1</sup> *The Globe and Mail Report on Business*, June 2014, based on revenue

<sup>2</sup> As at May 19, 2015

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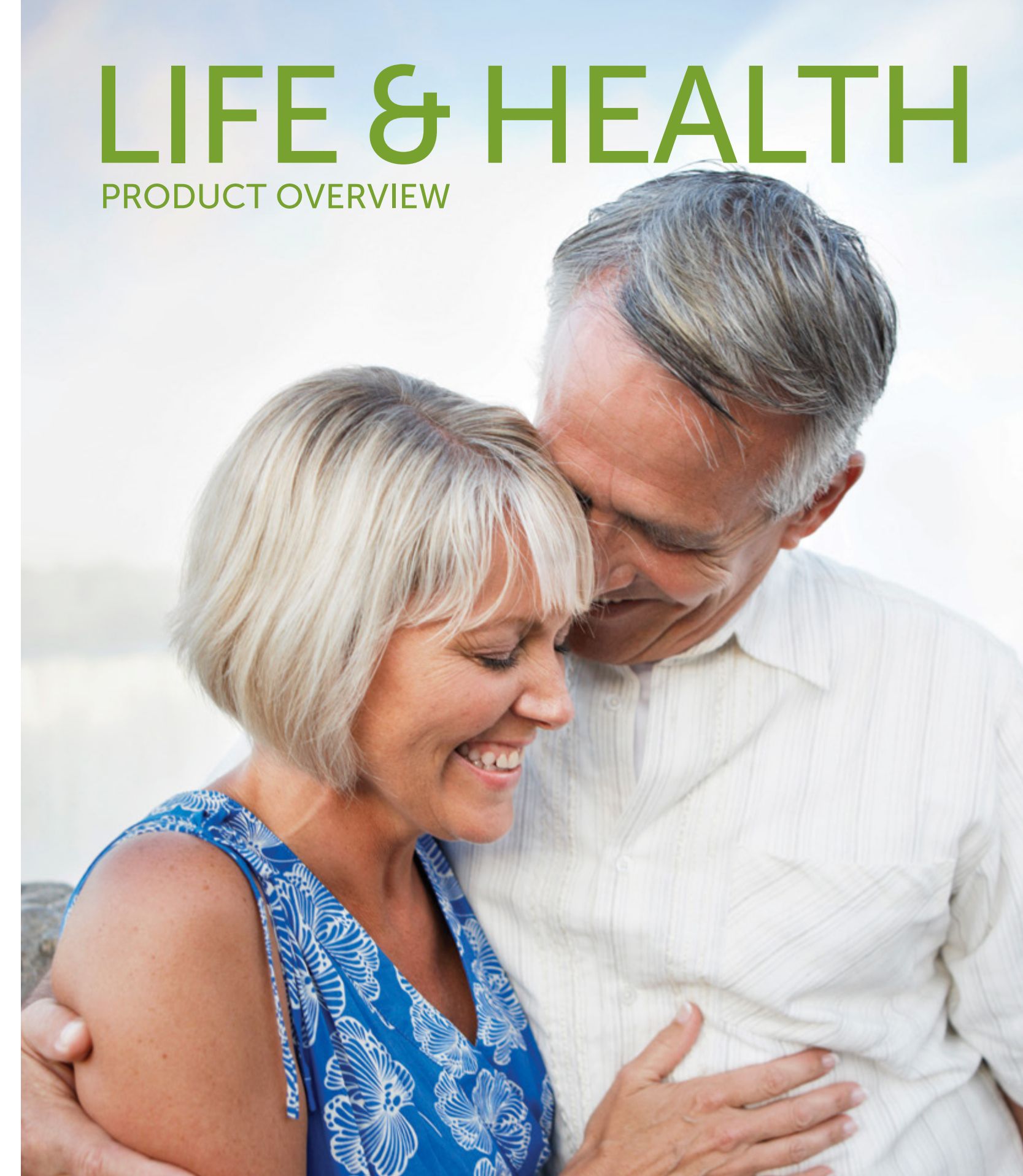
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E-0018-ENG-06/15



# LIFE & HEALTH

## PRODUCT OVERVIEW

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