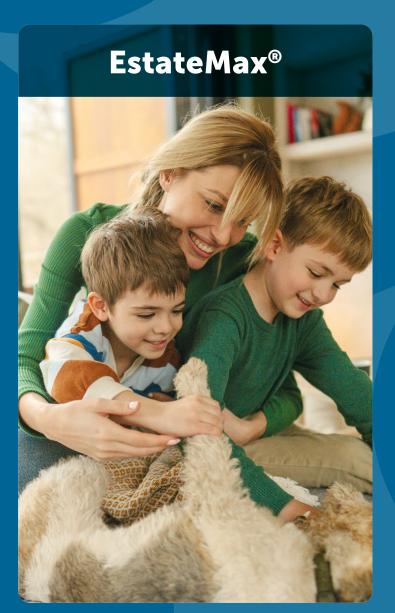
## PARTICIPATING PERMANENT WHOLE LIFE INSURANCE

FLEXIBLE, COMPETITIVE, GUARANTEED...





FOR ADVISOR USE ONLY





## Participating Permanent Whole Life Insurance

Empire Life Participating Permanent Whole Life Insurance has guaranteed cash surrender values, a guaranteed premium, and the initial coverage amount is guaranteed at issue<sup>1</sup>. 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. Our Participating Permanent Whole Life Insurance can be broken down into two products:



### **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

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

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

<sup>&</sup>lt;sup>1</sup> Certain criteria must be met to maintain the lifetime quarantee if the Enhanced Dividend Option is selected

# FLEXIBLE COMPETITIVE GUARANTEED...

## **Product Features**

|                             | EstateMax   | Optimax Wealth   |
|-----------------------------|---|--|
| Plan description            | Participating Whole Life Insurance with the following:  • The most initial coverage amount at issue and higher long-term insurance amounts  • Guaranteed cash values that start in year 5 | Participating Whole Life Insurance with 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 |
| Issue ages<br>(age nearest) | Single Life: 0-75<br>Joint Coverage: 18-75  | Single Life: 0-75<br>Joint Coverage: 18-75   |
| Coverage duration           | Lifetime coverage   | Lifetime coverage  |
| Guaranteed premium options  | Life Pay – Payable to age 100<br>20-Pay – Payable for 20 years<br>10-Pay – Payable for 10 years   | Life Pay – Payable to age 100<br>20-Pay – Payable for 20 years<br>10-Pay – Payable for 10 years<br>8-Pay – Payable for 8 years   |
| Minimum coverage            | \$10,000 for ages 0-17<br>\$25,000 for ages 18-65<br>\$10,000 for ages 66-75  | \$10,000 for ages 0-17<br>\$25,000 for ages 18-65<br>\$10,000 for ages 66-75   |
| Maximum coverage            | \$20,000,000  | \$20,000,000   |
| Underwriting classification | All Amounts • Standard non-smoker • Standard smoker • Juvenile  | All Amounts • 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  |

## Plan details

|                               | EstateMax  | Optimax Wealth   |
|-------------------------------|--|--|
| Coverage type                 | 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<br>\$50,000 - \$99,999<br>\$100,000 - \$249,999<br>\$250,000 +  | Under \$49,999<br>\$50,000 - \$99,999<br>\$100,000 - \$249,999<br>\$250,000 +  |
| Annual policy fee             | \$50   | \$50   |
| Monthly<br>modal factor       | 0.09   | 0.09   |
| Guaranteed<br>cash value      | Starts in year 5   | Starts in year 1   |
| Guaranteed reduced paid-up    | Starts in year 5   | Starts in year 1   |
| Available<br>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<br>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™                                 |



Want to learn more about our Participating Permanent Whole Life Insurance products? Contact your Account Executive or call our sales center at 1 866 894-6182.

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