

PARTICIPATING PERMANENT WHOLE LIFE INSURANCE

FLEXIBLE, **COMPETITIVE**, GUARANTEED...

EstateMax[®]



Optimax Wealth[®]



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Insurance & Investments
Simple. Fast. Easy.[®]





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 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. 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

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


FLEXIBLE COMPETITIVE GUARANTEED...

Product Features

| | EstateMax | Optimax Wealth |
|-----------------------------|--|---|
| Plan description | Participating Whole Life Insurance with the following: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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 (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 to age 100 20-Pay – Payable for 20 years 10-Pay – Payable for 10 years | Life Pay – Payable to age 100 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 |

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 \$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 |
| 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™ |

 **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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