



LIFE & CRITICAL ILLNESS INSURANCE BUNDLE

Most Canadians know that adding life insurance to their financial plan is crucial. But did you know that buying life insurance may not be enough? Contracting a critical illness can significantly impact a financial plan.

Did you know:



 **1 in 2** Canadians will develop cancer in their lifetime.¹



 **9 in 10** Canadians have at least one risk factor for heart disease or stroke. **4 in 10** have 3 or more risk factors.²

Critical illness insurance should also play a key role as part of a sound financial plan.

¹ Canadian Cancer Statistics 2017, Canadian Cancer Society.

² Heart disease-heart health, Government of Canada. Available at www.canada.ca/en/public-health/services/diseases/heart-disease-heart-health.html.

Bundling Life & Critical Illness Insurance Made Easy

At Empire Life, we make it easy to bundle life and critical illness insurance into one policy.



You can add a CI Protect rider to a Solution Series term plan, EstateMax or Optimax Wealth whole life coverage – all in one policy for easy management.



Did you know? Our CI Protect uses **Life Underwriting**. Check out our advisor site for more details.

Highly Competitive Premiums for Life & CI Insurance Package

Empire Life vs. 3 Competitive Products*

Renewable Term for \$450,000 & Critical Illness Insurance for \$60,000

	 Male, 35, Non-smoker (Monthly premium for initial term) **		 Female, 35, Non-smoker (Monthly premium for initial term) **	
	10-Year Renewable Term \$450,000	20-Year Renewable Term \$450,000	10-Year Renewable Term \$450,000	20-Year Renewable Term \$450,000
	+ Critical Illness Insurance T10 \$60,000	+ Critical Illness Insurance T20 \$60,000	+ Critical Illness Insurance T10 \$60,000	+ Critical Illness Insurance T20 \$60,000
Empire Life	\$37.80	\$54.07	\$35.15	\$46.4
Company A	\$67.32	\$81.50	\$60.80	\$68.72
Company B	\$38.72	\$53.87	\$40.34	\$49.09
Company C	\$46.73	\$66.79	\$45.49	\$62.28

* Premiums for the three competitive products are based on companies' illustration software on Feb 11, 2020. The three companies and their products are Humania T10 & T20 and CI T10 & T20, Industrial Alliance Pick-a-Term 10 & 20 and CI T10 & T20, ivari TermSelect 10 & 20 and CI rider T10 & T20. Initial premiums shown for Solution 10, Solution 20, CI Protect 10 and CI Protect 20 are as of Feb 27, 2020.

** Monthly premiums shown are initial premiums, i.e. premiums for the first 10 years for T10 products, or the first 20 years for T20 products. After the initial term, coverage can be renewed and premium increases.

The information in this document is for general information purposes only and is not to be construed as providing legal, tax, financial or professional advice. The Empire Life Insurance Company assumes no responsibility for any reliance made on or misuse or omissions of the information contained in this document. Please seek professional advice before making any decision.

 To find out more about how clients can take advantage of paying only one policy fee on bundling a life and critical illness insurance in one policy, contact your Account Executive or call our sales centre at 1 866 894-6182.

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The Empire Life Insurance Company

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