



Male

ASK YOUR CLIENTS: DO YOU HAVE ENOUGH LIFE INSURANCE?

As your client progresses through various stages of life, his personal circumstances and obligations can change.

Ask your client these questions:

- Does the family rely on his income?
- Does the client want the mortgage or other debts to be paid if something happens to him?
- If the unexpected happens, will there be enough money to fund his children's post secondary education?


Average insured Canadian has much less life insurance coverage than is truly needed

AVERAGE COVERAGE¹
2x
ANNUAL HOUSEHOLD INCOME


TYPICAL NEED¹
7-10x
ANNUAL HOUSEHOLD INCOME



The insurance amount your client needs may be more affordable than you think

 Male, Standard Non-smoker	Solution 20[®] Monthly Premium	Solution 25[™] Monthly Premium	Solution 30[®] Monthly Premium
Age 35			
\$400,000	\$28.26	\$39.78	\$49.86
\$500,000	\$31.95	\$45.00	\$56.70
Age 40			
\$400,000	\$41.22	\$56.70	\$77.94
\$500,000	\$45.90	\$65.70	\$89.10

Initial monthly premiums for Solution 20, 25 & 30 term insurance for the life insureds shown and the risk classes and coverages indicated, as of March 15, 2022.

 To find out more about our **Solution 25**, contact your Account Executive or call our sales center at 1 866 894-6182

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¹ Source: Policy Advisor, available at: <https://www.policyadvisor.com/blog/canadian-life-insurance-trends-2019>.

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The Empire Life Insurance Company
259 King Street East, Kingston, ON K7L 3A8 • 1 877 548-1881 • info@empire.ca • empire.ca
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