

Available in  
Fast & Full  
Investment  
App

# GIVE YOUR CLIENTS GUARANTEED RETIREMENT INCOME FOR LIFE

with Empire Life Class Plus 3.0



## 5 things you need to know about Class Plus 3.0, our GWB!

With **Class Plus 3.0**, clients are guaranteed a predictable monthly income for as long as they live.<sup>1</sup> Our new GWB is full of features that add value for clients.

Here's our Class Plus 3.0 Top 5 List:

- 1. Highest guaranteed bonus in the industry.**<sup>2</sup> Our 4% annual Income Base Bonus<sup>3</sup> is guaranteed in the contract and builds clients' income potential, regardless of market performance.
- 2. Lower fees.** We've reduced insurance fees by 15 bps to 25 bps<sup>4</sup> which provides real value to clients.
- 3. Resets that work.** Automatic Income Base Resets every three years lock in any market gains to help boost your clients' income – even if they've started receiving income from Class Plus 3.0.
- 4. New payout rates for each age.** Our LWA payout rate<sup>5</sup> increases every year which means clients' income may be bumped up. Plus these rates are locked into the contract.
- 5. Highest equity exposure in GWB products.**<sup>6</sup> Give your clients the potential for higher growth, inflation protection and longevity hedge with up to 80% equity exposure.

To learn more, visit [empire.ca/classplus3](https://empire.ca/classplus3) or please contact your Empire Life sales representative at 1 877 548-1881.

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<sup>1</sup> Making an Excess Withdrawal may decrease the guaranteed retirement income for life amount.

<sup>2</sup> Empire Life industry survey of Bonus Rates as of June 19, 2019.

<sup>3</sup> Income Base Bonus is a notional amount added to the Income Base at the end of each calendar year, for the first 20 years of the contract, if no withdrawals are made for that year.

<sup>4</sup> Compared to Empire Life Class Plus 2.1.

<sup>5</sup> Increasing from ages 55-80 then level at age 80+. Calculated based on the current Income Base and the applicable LWA percentage that corresponds to the Annuitant's age as of December 31<sup>st</sup> of the following calendar year.

<sup>6</sup> Empire Life industry survey of equity exposure in GWB products as of June 19, 2019.

A description of the key features of the individual variable insurance contract is contained in the Class Plus 3.0 Information Folder. **Any amount that is allocated to a Segregated Fund is invested at the risk of the contract owner and may increase or decrease in value.**

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