



## CLASS PLUS 3.0 HIGHLIGHTS

- Income is guaranteed for life<sup>2</sup>
- Start receiving an income as early as age 55
- Annual 4% Income Base Bonus<sup>3</sup>
- With annual Automatic Income Resets,<sup>5</sup> your income may be bumped up
- Death Benefit Guarantee<sup>4</sup> and Income Base reset every 3 years
- Available in non-registered, RRSP, TFSA and RRIF contracts
- Investment options with up to 80% equity exposure

<sup>1</sup> Source: Designing retirement schemes Canadians want. CAAT pension plan. April 2017.

<sup>2</sup> Provided there are no Excess Withdrawals.

<sup>3</sup> The Income Base Bonus is credited in years that there are no withdrawals from Class Plus 3.0. for the first 20 calendar years you own Class Plus 3.0. It is a notional amount and has no cash value.

<sup>4</sup> Death Benefit Guarantee resets available up to and including Annuitant's 80th birthday.

<sup>5</sup> Increasing from ages 55 to 80 then level at age 80+.

<sup>6</sup> Retirement Income Privileges not available in RRIF or LIF plans where you must take at least the minimum amount as prescribed by the Income Tax Act.

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.

A description of the key features of the individual variable insurance contract is contained in the Information Folder for the product being considered. **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.**

® Registered trademark of **The Empire Life Insurance Company**. Policies are issued by The Empire Life Insurance Company.



Insurance & Investments  
Simple. Fast. Easy.®

[www.empire.ca](http://www.empire.ca) [investment@empire.ca](mailto:investment@empire.ca)

INP-0275-EN-06/23

# GUARANTEED RETIREMENT INCOME FOR LIFE

with Empire Life  
Class Plus 3.0



## 9 of 10 Canadians want guaranteed income for life.<sup>1</sup>

With Class Plus 3.0, you can build your nest egg, accelerate growth with bonuses, and then convert it to a predictable monthly income that will last your lifetime!<sup>2</sup>



## BEFORE YOU RETIRE

Investing in Empire Life Class Plus 3.0 before retirement lets you accumulate wealth and potentially increase your future guaranteed retirement income for life:<sup>2</sup>



Receive a 4% annual Income Base Bonus during the first 20 calendar years, provided you don't make a withdrawal.<sup>3</sup>



Bonuses increase the income you will receive later when you are retired.



Income Base resets lock in market gains every three years. If the market value of your Class Plus 3.0 investment is greater than your Income Base you will receive an automatic reset to lock in market growth.

## Other insurance benefits

Empire Life Class Plus 3.0 is an insurance contract and comes with other valuable benefits:

- Your net deposits are protected with maturity and death benefit guarantees.
- It may offer potential protection from creditors.
- In the event of your death, the value of your investments can bypass probate, provided you have named a beneficiary.

## WHEN YOU ARE RETIRED

Empire Life Class Plus 3.0 can give you guaranteed predictable income while also taking advantage of potential market growth:



You can start receiving income as early as the year you turn age 55.



You'll know exactly how much income you will receive, every year, for life no matter how long you live and regardless of how poorly the markets perform.



Your Death Benefit Guarantee<sup>4</sup> and Income Base are automatically reset every 3 years to lock-in market gains.



With annual Automatic Income Resets,<sup>5</sup> you are not tied to the same payout rate for life. Plus the resets are done automatically for you.



With our Retirement Income Privileges, you can stop your payments at any time to suit your income needs, continue to be eligible for the Income Base Bonus and then resume taking income, without penalty.<sup>6</sup>