



POWER OF MAXIMIZING PAR



Target Market

- Clients wanting competitively-priced permanent insurance
- Clients wanting a simple estate planning solution
- Clients between the ages of 35 and 65



Client Benefits

- Cash values with guarantees
- Lifetime guarantee included on Enhanced Coverage dividend option
- Empire Life's excellent track record for paying dividends
- 10-Pay option available

Strategy in Action

John is a 45 year old, healthy male non-smoker



Total current life insurance coverage need is \$100,000



Would like the monthly budget to be under \$350



Prefers coverage with good guaranteed cash values



Wants coverage paid-up in 10 years

Solution

EstateMax[®] 10 Pay
\$100,000

with maximum **Enhanced Coverage** dividend option

\$326

per month for 10 years¹

\$34,774

guaranteed cash surrender value (CSV) after 20 years¹



Advisor Benefits

- Opportunity for great coverage and cash values for clients
- Affordable participating insurance for clients
- Competitive compensation with 2% renewal commission²

▶ By using the maximum Enhanced Coverage dividend option on EstateMax, clients can enjoy both low premiums on their permanent life insurance protection with competitive premiums and great cash values. For more information call your regional sales representative or our sales centre at 1 866 894-6182

FOR ADVISOR USE ONLY

¹Empire Life figures based on pricing available on Envision 11.5 as of September 2019 for a standard risk male, age 45, non-smoker.

²Renewal commissions are only payable while premiums are being paid

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