

# TRILOGY<sup>®</sup>

## PRODUCT SUMMARY

Trilogy is a universal life insurance plan that combines permanent life insurance, tax-deferred investments and critical illness insurance in one simple, straightforward package. Trilogy is one of the best products on the market today because it is designed to respond to your clients' needs and to evolve with their changing financial situation.

## Highlights

### Trilogy<sup>®</sup> or Trilogy Plus

#### Coverage Options

Single life  
Joint first or last-to-die (up to 5 lives)  
Joint Last-to-die Paid Up on first death (2 lives)  
Multi-life (up to 5 lives)

#### Cost of Insurance Options

Annual Renewable Term to 85/15 (ART85)  
Annual Renewable Term (ART100)  
Ten Year Renewable Term (10YRT)  
Twenty Year Renewable Term (20YRT)  
Level

#### Death Benefit Options

Level Sum Insured  
Increasing Sum Insured

### Tax-Exempt Investment Account

Daily Interest Option  
Guaranteed Interest Options (GIOs)  
with terms of 1,2,3,4,5,10 and 20 years  
23 Indexed Options

### Optional Life Plus – Critical Illness Coverage

Life Plus Advance  
Life Plus Addition

### Full Range of Additional Benefits

Waiver of Planned Premium  
Guaranteed Insurability  
Accidental Death & Dismemberment  
Children's Life Rider  
Children's Critical Illness Rider



## Trilogy or Trilogy Plus?

Two options are available to help you tailor Trilogy to your clients' financial needs and objectives. Surrender fees, investment bonuses, and premium loads differ between these two options.

### Trilogy

Cost effective universal life insurance, designed to appeal to clients of all income levels. It offers tax sheltering with premium and coverage flexibility.

### Trilogy Plus

An upscale, investment-oriented option designed to compete with non-registered investment alternatives. Trilogy Plus must be selected on the original application.

*\*Surrender charges for Trilogy Plus are a % of Tax Exempt Account Value. For Trilogy or Trilogy Plus there could also be a Market Value Adjustment on GIOs cashed before maturity*

Item	Trilogy	Trilogy Plus
<b>Premium Load</b>		
Year 1-5	2%	7%
Year 6+	2%	2%
<b>Surrender Charges*</b>		
Year 1	0%	75%
Year 2	0%	60%
Year 3	0%	45%
Year 4	0%	30%
Year 5	0%	15%
Year 6+	0%	0%
<b>Administration Fee</b> (monthly)	\$10/policy	\$10/policy
<b>Wealth Plus Investment Bonus</b> (Annualized)		
Year 1-5	0%	1.5%
Year 6+	1.2%	1.5%

## Coverage Options

Coverage Type	Number of Lives	Issue Ages*	Minimum Issue
Single	1	0 - 80	\$10,000
Multi-Life	2 - 5	0 - 80	\$10,000
Joint First-to-Die	2 - 5	18 - 80	\$10,000
Joint Last-to-Die	2 - 5	18 - 80	\$10,000
Joint Last-to-Die Paid Up on First Death	2	18 - 80	\$10,000

*\*Issue age is the age of the insured at the birthday nearest the coverage date. Rated ages can still be applied up to age 85.*

## Cost of Insurance Options

All cost of insurance rates are guaranteed for the lifetime of the contract. Each life insured can have multiple coverages, each with its own cost of insurance structure.

Cost Of Insurance Option	Convertible to
Annual Renewable Term to 85/15 (ART 85)	Level*
Annual Renewable Term to 100 (ART 100)	ART 85, 10 YRT, 20 YRT, Level
Ten Year Renewable Term (10 YRT)	ART 85, Level
Twenty Year Renewable Term (20 YRT)	ART 85, Level
Level	N/A

*\*When ART 85/15 is converted to Level, after two years of coverage, there is a two year age setback.*

## Death Benefit Options

**Level Sum Insured** — as the investment portion increases, the insurance portion decreases so that the sum of the insurance and the value of the investment account equals the face amount of the policy.

**Increasing Sum Insured** — insurance coverage remains level and the investment account increases the total death benefit.

## Tax-Exempt Investment Account

All the investment options shown are available for the Tax-Exempt Account. For the Overflow Account the investment options include only the Daily Interest Option and all the Indexed Accounts.

### Guaranteed Interest Options

Investment Term	Minimum Interest Rate Guarantee
Daily Interest	N/A
1 Year	N/A
2 Year	N/A
3 Year	N/A
4 Year	N/A
5 Year	N/A
10 Year	1.75%
20 Year	1.75%

### Market Indexed Accounts

Investment Account	Trilogy Administrative Costs
The American Equity Index Option	3.00%
The American Growth & Technology Index Option	3.00%
The Canadian Bond Index Option	3.00%
The Canadian Equity Index Option	3.00%
The Eurasian Equity Index Option	3.00%
The European Equity Index Option	3.00%
The Japanese Equity Index Option	3.00%

### Managed Portfolio Indexed Accounts

Investment Account	Trilogy Administrative Costs
Indexed Conservative Portfolio Investment Option	0.283%
Indexed Balanced Portfolio Investment Option	0.283%
Indexed Moderate Growth Portfolio Investment Option	0.283%
Indexed Growth Portfolio Investment Option	0.283%
Indexed Aggressive Growth Portfolio Investment Option	0.283%

### Managed Indexed Accounts

Investment Account	Trilogy Administrative Costs
Indexed Elite Equity Investment Option	0.283%
Indexed Global Equity Investment Option	0.283%
Indexed Asset Allocation Investment Option	0.283%
Indexed Bond Investment Option	0.283%
Indexed Dividend Growth Investment Option	0.283%
Indexed Small Cap Equity Investment Option	0.283%
Indexed Income Investment Option	0.283%
Indexed American Value Investment Option	0.283%
Indexed Balanced Investment Option	0.283%
Indexed Global Smaller Companies Investment Option	0.283%
Indexed Canadian Equity Investment Option	0.283%

All the Managed Indexed Accounts and Managed Portfolio Indexed Accounts are indexed to Empire Life Funds – Class A.

### Low Interest Loans

Available for up to 100% of the cash surrender value of the Tax-Exempt Account at an annual rate of 0.75%.

### Unlimited Transfers

No charge for changes to investment option allocation for future contributions or transfer between investments. Transfers to a Guaranteed Interest Option must meet the minimum requirement. Transfers from a Guaranteed Interest Option may be subject to market value adjustments as described in the policy contract.

### Investment Bonus – Wealth Plus

Wealth Plus is a guaranteed investment bonus rate. The bonus rate for the Tax-Exempt Account and start time is different for Trilogy and Trilogy Plus. The increase in value associated with the Wealth Plus Bonus will be applied to the Investment Options according to the Owner's direction for premium allocations.

Trilogy Option	Annual Bonus Rate	Bonus Start Date
Trilogy	1.2%	5 <sup>th</sup> Policy Anniversary
Trilogy Plus	1.5%	First Month after issue

## Optional Life Plus – Critical Illness Coverage

There are two types of very affordable critical illness coverage available within Trilogy:

**Life Plus Critical Illness Advance** – Pays the critical illness benefit as an advance of the life Sum Insured. When a payment is made the life Sum Insured will be reduced by an amount equal to the Life Plus benefit. The insured must have the same cost of insurance structure for the life insurance to which it is linked. Any reduction in the life Sum Insured will lower the Maximum Fund Value allowed within the policy and may require reductions in the Fund Value in order to maintain the tax-exempt status of the policy.

**Life Plus Critical Illness Addition** – Life coverage and critical illness are independent of one another. Upon payment of the critical illness benefit the Life Plus Critical Illness Addition coverage terminates without having any effect on the life sum insured.

ART85/15, ART100, 10YRT, 20YRT, and LEVEL cost of insurance options are available for Life Plus. Life Plus Critical Illness is not convertible.

### Covers 21 life-altering illnesses or conditions:

- Alzheimer Disease
- Benign Brain Tumor
- Blindness
- Coma
- Surgery for Coronary Artery Disease
- Deafness
- Heart Attack
- Life Threatening Cancer
- Loss of Independence
- Loss of Limbs
- Loss of Speech
- Motor Neuron Disease (ALS)
- Multiple Sclerosis
- Occupational HIV Infection
- Paralysis
- Parkinson’s Disease
- Renal (kidney) failure
- Severe Burns
- Failure of a Vital Organ Requiring Transplant
- Stroke
- Transplant of a Vital Organ

*Many definitions are not the same as the standardized definitions. Please see policy contract for details.*

## Full Range of Additional Benefits

Benefit	Issue Age	Description
Waiver of Planned Premium	16 - 55	Subject to a maximum of \$1,500 per month or \$18,000 per year
Accidental Death and Dismemberment	16 - 55	Minimum amount is \$10,000 Maximum is lesser of \$250,000 and the total life insurance sum insured
Guaranteed Insurability	0 - 40	Minimum coverage is \$5,000 Maximum coverage is the lesser of the total sum insured or \$50,000
Children’s Life Rider	15 days - age 17	Minimum coverage is \$1,000 Maximum coverage is \$25,000
Children’s Critical Illness Rider	See contract for details	Family rider covers all eligible children to a maximum of \$50,000 per child

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