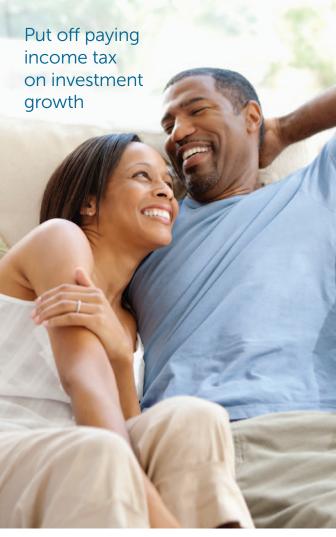
UNIVERSAL LIFE MAXIMIZER TRILOGY







MAXIMIZER

Inflation, high taxes, low interest rates. All of these can make investment returns look pretty disappointing. In fact, sometimes it seems that you may not be receiving any real return on your money.

Even though you have no control over inflation or interest rates you could put off paying income tax on investment growth using products that will help you defer taxes—like RRSP and Pension Plan contributions.

If you've maximized your RRSP and Pension Plan contributions, where else can you turn?

What is Maximizer?

It's time to look for a financial stategy that could provide investment growth and future income— in a tax-sheltered environment.

Maximizer is a tax-planning strategy that uses universal life insurance to help you shelter your investment growth while minimizing your insurance costs.

"If you have maximized your RRSP contributions, this type of life insurance policy [universal life insurance] may provide another opportunity for you to shelter your savings from tax."

(KMPG-Tax Planning For You and Your Family – 2006)

How does Maximizer work?

- Appropriate savings amount is determined
- Optimum insurance coverage is purchased
- Deposits are made to your Trilogy policy
- Each year reductions to the amount of your insurance coverage lead to lower insurance costs
- Reduced insurance costs leads to greater investment accumulation

Maximizer means

- Tax-sheltered investment growth
- Minimized insurance costs
- Enhanced estate benefits
- Future income potential
- Wide range of investment options

The Empire Life Insurance Company (Empire Life) offers competitive individual and group life and health insurance, investment and retirement products to help you build wealth and protect your financial security.

Empire Life is among the top 10 life insurance companies in Canada¹ and is rated A (Excellent) by A.M. Best Company². Our vision is to be the leading, independently-owned, Canadian financial services company committed to simplicity, being easy to do business with and having a personal touch.

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¹ Source: *The Globe and Mail Report on Business Magazine*, July 2013, based on revenue

² As at June 28, 2013