

# OPTIMAX<sup>®</sup>

Permanent  
Participating  
Life Insurance



## PRODUCT SUMMARY

# PERMANENT PARTICIPATING LIFE INSURANCE – OPTIMAX

<b>Plan Type</b>	Participating Whole Life: Available with premiums payable to age 100 (Optimax 100) or premiums payable for 20 years (Optimax 20 Pay)		
<b>Product Description</b>	Permanent life insurance plan with dividend and investment options.		
<b>Issue Ages*</b>	<b>Optimax 100:</b> 0–85 years	<b>Optimax 20 Pay:</b> 0–70 years	
<b>Minimum Face Amount/Premium</b>	<b>Age 0–17:</b> \$5,000. <b>Age 18–64:</b> \$15,000. <b>Age 65 plus:</b> \$10,000 or monthly automatic payment plan premium of \$75 (excluding administration fees, riders and extra premiums).		
<b>Coverage Types</b>	<ul style="list-style-type: none"> <li>• Single Life</li> <li>• Multi-Life (2 lives)</li> </ul>	<ul style="list-style-type: none"> <li>• Joint First Death (2 lives)</li> <li>• Joint Second Death (2 lives)</li> </ul>	
<b>Death Benefit Options</b>	<ul style="list-style-type: none"> <li>• Level (dividends may affect death benefit)</li> </ul>		
<b>Cost of Insurance</b>	<ul style="list-style-type: none"> <li>• Premiums are guaranteed.</li> </ul>		
<b>Administration Fee</b>	\$60 (annual)		
<b>Investment Accounts</b>	<b>Dividend Options</b> <ul style="list-style-type: none"> <li>• Cash</li> <li>• Paid-Up Additions</li> <li>• Premium Reduction</li> <li>• Extender Plus Paid-Up Additions</li> <li>• Tax-Exempt Investment Account</li> </ul>	<b>Tax-Exempt Investments</b> <ul style="list-style-type: none"> <li>• Paid-Up Additions Rider<sup>†</sup></li> <li>• Tax-Exempt Investment Account<sup>†</sup></li> <li>• Daily Interest Option</li> <li>• 7 Market Indexed Accounts</li> <li>• 14 Managed Indexed Accounts<sup>††</sup></li> </ul>	
<b>Investment Bonus</b>	N/A		
<b>Investment Transfer</b>	N/A		
<b>Policy Loan</b>	Yes, a minimum of \$250.		
<b>Additional Benefits</b>	<ul style="list-style-type: none"> <li>• Disability Waiver of Premium</li> <li>• Guaranteed Insurability</li> <li>• Children’s Life Rider</li> </ul>	<ul style="list-style-type: none"> <li>• Payor Death and Disability Waiver</li> <li>• Accidental Death and Dismemberment</li> <li>• Children’s Critical Illness Rider</li> </ul>	
<b>Riders Available</b>	<ul style="list-style-type: none"> <li>• Solution 10</li> <li>• Solution 20</li> </ul>	<ul style="list-style-type: none"> <li>• Solution 100</li> <li>• Hybrid Solution 100</li> </ul>	<ul style="list-style-type: none"> <li>• Vital Link 10</li> <li>• Vital Link 75</li> <li>• Vital Link 100</li> </ul>
<b>Special Features</b>	<ul style="list-style-type: none"> <li>• Joint First Death coverage contains survivor and policy exchange options: provides survivor with temporary insurance for 90 days after the first death.</li> <li>• Ten year Extender guarantee.</li> <li>• Lifetime guarantee available on the Extender dividend option<sup>**</sup>.</li> <li>• Coverage provided under Extender dividend option convertible to permanent insurance<sup>**</sup>.</li> <li>• The dividend scale on all Optimax plans is guaranteed never to fall below zero.</li> </ul>		

\*(age nearest). <sup>†</sup> Minimum deposit requirement: \$15.00 monthly / \$180 annual additional per investment option. <sup>††</sup> Indexed to Class A units of Empire Life Segregated Funds.

<sup>\*\*</sup>Subject to specific conditions. See policy contract for details.

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