

Available in
Fast & Full
Investment
App

CLASS PLUS 3.0

the gift that lasts a lifetime¹

Give your clients the gift of **guaranteed retirement income for life.**¹

9 of 10 Canadians want guaranteed income for life.² Shifting demographics and the economic realities of today mean more Canadians than ever before are looking for a secure source of retirement income.

When your clients invest in Class Plus 3.0, they are guaranteed to receive a predictable monthly income that is guaranteed for as long as they live.¹ Class Plus 3.0 is full of features for your clients:

Class Plus 3.0 is full of features that add value for clients:

- 4% annual Income Base Bonus³
- Unique Lifetime Withdrawal Amount (LWA) payout rates for each age,⁴ including a 4% LWA at age 65
- Annual Automatic Income Resets mean client's income may be bumped up
- Death Benefit Guarantee⁵ and Income Base reset automatically every 3 years
- Potential for higher growth with up to 80% equity exposure

Class Plus[®] 2.1 clients are also eligible for the Income Base Bonus – not pro-rated!
Take advantage of the Class Plus 2.1 2021 deposit maximum of \$25,000 before December 31, 2021.

Insurance & Investments
Simple. Fast. Easy.[®]



¹ Making an Excess Withdrawal may decrease the guaranteed retirement income for life amount. ² Designing retirement schemes Canadians want. caat pension plan. April 2017. ³The 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. ⁴ Available from ages 55 to 80. ⁵ Up to and including Annuitant's 80th birthday.

This document is for general information purposes only. A description of the key features of the individual variable insurance contract is contained in the Class Plus 3.0 Information Folder. **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.**



**Give your clients the gift that really does keep on giving!
Talk to your Empire Life sales representative or visit empire.ca/classplus3.**

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The Empire Life Insurance Company

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