



Solution 100: permanent life insurance protection with flexible options should your needs change in the future.

- Guaranteed Level premiums
- Guaranteed cash surrender values
- Guaranteed Paid-up values

Flexible Options:

You can select a reduced amount of coverage after premiums stop or surrender the policy for its cash value

The Empire Life Insurance Company

259 King Street East,
Kingston, ON K7L 3A8

The Empire Life Insurance Company (Empire Life) offers individual and group life and health insurance, investment and retirement products. Our mission is to make it simple, fast and easy for Canadians to build wealth, generate income, and get the insurance and group benefits coverage they need.

The information in this document is for general information purposes only and is not to be construed as providing legal, tax, financial or professional advice. The Empire Life Insurance Company assumes no responsibility for any reliance made on or misuse or omissions of the information contained in this document. Please seek professional advice before making any decision.

® Registered trademark of **The Empire Life Insurance Company**. Policies are issued by The Empire Life Insurance Company.



Insurance & Investments
Simple. Fast. Easy.®

www.empire.ca info@empire.ca
1 877 548-1881

INS-1490-EN-01/21

SOLUTION 100® INSURANCE

Simple permanent
life insurance for
everyday needs



Life insurance is an integral part of financial planning for Canadians. It can help cover permanent or temporary financial needs.

Permanent needs include estate protection, legacy building, income replacement or final expenses. Costs for permanent insurance are typically higher at issue than term insurance, but coverage and price remain level to age 100.

Temporary needs include mortgage payments, credit protection, personal or business loans and survivors income for families. Costs for term insurance are typically less expensive than permanent insurance for the first term, but increase each renewal period and terminate at a certain age.

What if my needs change and I no longer need the same amount of life insurance coverage?

Life is full of changes, financial circumstances change too, like how much permanent life insurance coverage you need.

Empire Life **Solution 100** offers a simple permanent life insurance solution with the options to change to reduced paid-up value and stop paying premiums or access cash values through surrender or a policy loan.

Features of Solution 100

Lifetime protection

Simply put, **Solution 100** can provide coverage for life. As long as premiums are paid when due, coverage will never decrease.

Guaranteed rates

Solution 100 rates are guaranteed with level premiums payable to age 100. No further premiums are required after age 100.

Future guaranteed values

Starting in year 10, each **Solution 100** policy includes guaranteed cash surrender values and guaranteed paid-up values (reduced coverage) that continue to grow each year.

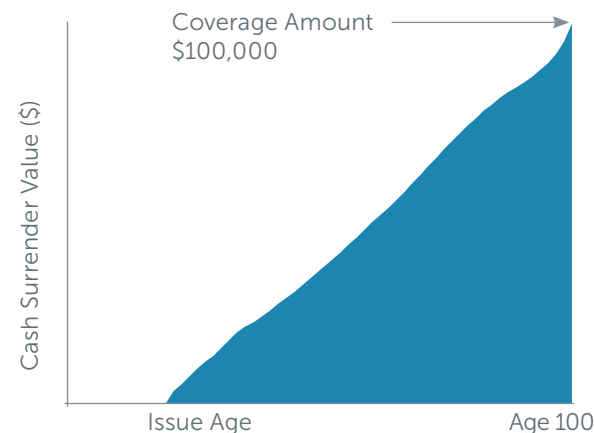
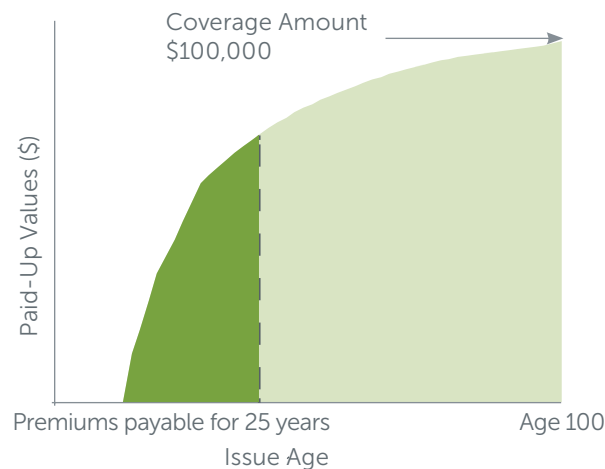
You can elect at any time after the tenth year to either:

Take reduced paid-up value

The reduced paid-up value will continue for life with no further premiums required.

Or take the cash value

Receive cash values by surrendering part or all of your coverage. The longer you wait, the more cash you can receive. Even reduced paid-up value will have a cash value.



The above graphs are for representation purposes only. Paid-up values and cash surrender values will vary depending on the life insured's age, sex, smoker status and coverage amount as stated in the policy contract. At age 100, the paid-up value and cash surrender value each equal the coverage amount in effect at that time. Please discuss these options with your advisor and refer to a current Empire Life illustration for specific values.

Conversion and Riders

At any time up to age 75, Solution ART, Solution 10, Solution 20, Solution 25 or Solution 30 coverage can be converted to a Solution 100 plan.

Solution 100 is available both as a base plan or as a rider.

You can add Solution 100 coverage to any term or other permanent coverage such as our participating life insurance plans – Optimax Wealth® or EstateMax®.

