

Business Rules

VITAL LINK[®]

Critical Illness Insurance

	Vital Link 10	Vital Link 75	Vital Link 100
Issues Ages	18 to 65	18 to 65	18 to 65
Min/Max Face Amount	\$25,000 - \$2M	\$25,000 - \$2M	\$25,000 - \$2M
Min/Max Face Amount	Business Owners: 5x salary or 3x salary plus annual bonus Non-Working Spouse: Lesser of 3x spouse income, spouses coverage or \$250,000 University Student: \$100,000 if not working, \$250,000 if working		
Policy Fee	\$50 (standard) \$0 (rider)	\$50 (standard) \$0 (rider)	\$50 (standard) \$0 (rider)
Children's Life Rider	\$1,000 - \$25,000	\$1,000 - \$25,000	\$1,000 - \$25,000
Children's Critical Illness Rider	\$1,000 - \$50,000	\$1,000 - \$50,000	\$1,000 - \$50,000
Waiver of Premium Ages	18 to 55	18 to 55	18 to 55
Parent Waiver	N/A	N/A	N/A
Accidental Death or Dismemberment Ages	18 to 55	18 to 55	18 to 55
Accidental Death or Dismemberment Min/Max	\$10,000 to \$250,000 (or Face Value)	\$10,000 to \$250,000 (or Face Value)	\$10,000 to \$250,000 (or Face Value)
Guaranteed Insurability Ages	N/A	N/A	N/A
Guaranteed Insurability Min/Max	N/A	N/A	N/A

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



FOR ADVISOR USE ONLY

INS-1086-ENG-06/15 (E&O)