

THE EMPIRE LIFE DIFFERENCE



Here are just some of the reasons many advisors prefer to do business with Empire Life

Our People



Extensive Insurance Expertise

- **VIP underwriting services** available for cases with \$25,000 of annual premium or \$5,000,000 or larger face amount
- Our Account Executive & Sales Centre teams are ready to meet your wholesaling needs

Our Processes



Fast & Full[®] Application Process

- Quick and efficient E-application process with E-signature and E-payment capabilities
- Full underwriting with instant approval for eligible applicants
- Complete and submit applications in as little as 15 minutes
- **eContract delivery** — could have contract delivered within 1 business day for clients who receive instant approval



Non Face-to Face Selling

- Available through Fast & Full with screen-sharing
- Saves time and less travel
- No additional courier costs
- Paper process option available



Underwriting Services

- Two health questionnaire options available for eligible clients in Fast & Full - eHQ and Personal Health Tele-Interview
- No fluid tests for clients ages 18 to 50 applying for insurance up to \$2,000,000

Our Products

Term Life Insurance



- Solution ART[®], Solution 10[®], Solution 15[™], Solution 20[®], Solution 25[™], Solution 30[®] and Solution 100[®] – competitive insurance solution with guaranteed premium rates
- All term Solution premiums stop increasing after certain ages and are all payable to age 100
- Preferred Underwriting available for Solution 10, Solution 15, Solution 20, Solution 25 and Solution 30 plans starting from \$1,000,001

Clients ages 18 to 50 have the choice of applying for Preferred/Elite rates by providing fluid tests, **OR** they can choose the convenience of applying without fluid tests for Standard rates between \$1,000,001 and \$2,000,000

- Bundling with the Empire Life Disability Credit Protect[™] to achieve a competitive mortgage life and disability insurance solution with great rates

Participating Life Insurance



- Two participating plans to choose from; EstateMax[®] is focused on coverage at competitive rates & Optimax Wealth[®] is focused on early cash values and competitive long term values
- Guaranteed cash values that start after the first year with Optimax Wealth and after four years for EstateMax
- 4 guaranteed premium payment options – 8-Pay, 10-Pay, 20-Pay or Life Pay
- 5 different dividend options to choose from
- Ability to add certain life, health plans and the Empire Life Disability Credit Protect[™] as riders at issue

Critical Illness Insurance



- Two CI plans: CI Protect is designed to focus on competitive premiums and CI Protect Plus is designed to focus on more comprehensive coverage
- CI Protect covers the four most common critical conditions that account for 88% of our Individual CI insurance paid claims¹ with competitive rates
- CI Protect uses Life underwriting with no CI underwriting requirements
- CI Protect Plus covers 25 critical conditions with two optional return of premium riders available
- CI Protect Plus includes three built-in benefits at no additional cost

➤ To learn more about the Empire Life difference, contact your regional sales representative or our sales centre at 1 866 894-6182 or salescentre@empire.ca

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¹Based on claims processed in 2022 for all Empire Life individual critical illness insurance products

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The Empire Life Insurance Company

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

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