



INFORMATION CIRCULAR

DATE: June 22, 2022 **N° 2022-12**
CATEGORY: **INSURANCE**
TO: Managing General Agents, Associate General Agents, Advisors, General Agents and National Accounts
SUBJECT: **Guaranteed Life Protect™ maximum coverage increased to \$50,000 for ages 51-75**

Effective June 22, 2022, we are pleased to announce that we are increasing the maximum life insurance coverage amount for ages between 51 and 75 from \$25,000 to \$50,000 for **Guaranteed Life Protect™**. This increase is available on both Fast & Full® and paper applications for this product.

Guaranteed Life Protect™ is a non-participating, permanent life insurance product offering the following plan features

- Lifetime protection, fully paid up at age 95
- Guaranteed level premiums
- Guaranteed cash surrender values starting at the 5th policy anniversary
- Reduced paid-up values starting at the 8th policy anniversary

Coverage amounts in excess of \$25,000 for ages 51 – 75 can only be illustrated on Empire’s eVision Insurance Illustrator™

Plan Details

Issue Ages:	40 – 75
Coverage amounts:	\$5,000 - \$50,000
Lifetime Maximum Coverage Amount (per life insured)	\$50,000

Please note, our desktop illustration software, Envision, cannot be used to illustrate this change.

Reference

Angela Chapman, Product Manager, Insurance Marketing