

CAN ANYONE AFFORD TO LOSE **HALF THEIR RETIREMENT NEST EGG?**

Canadians work hard to save for their retirement using investment plans like Registered Retirement Savings Plans (RRSP) and Tax-Free Savings Accounts (TFSA). Life insurance can help provide financial protection at death, but customers also need financial protection if they become seriously ill.

Getting sick is never planned

An example of how a critical illness could impact retirement savings

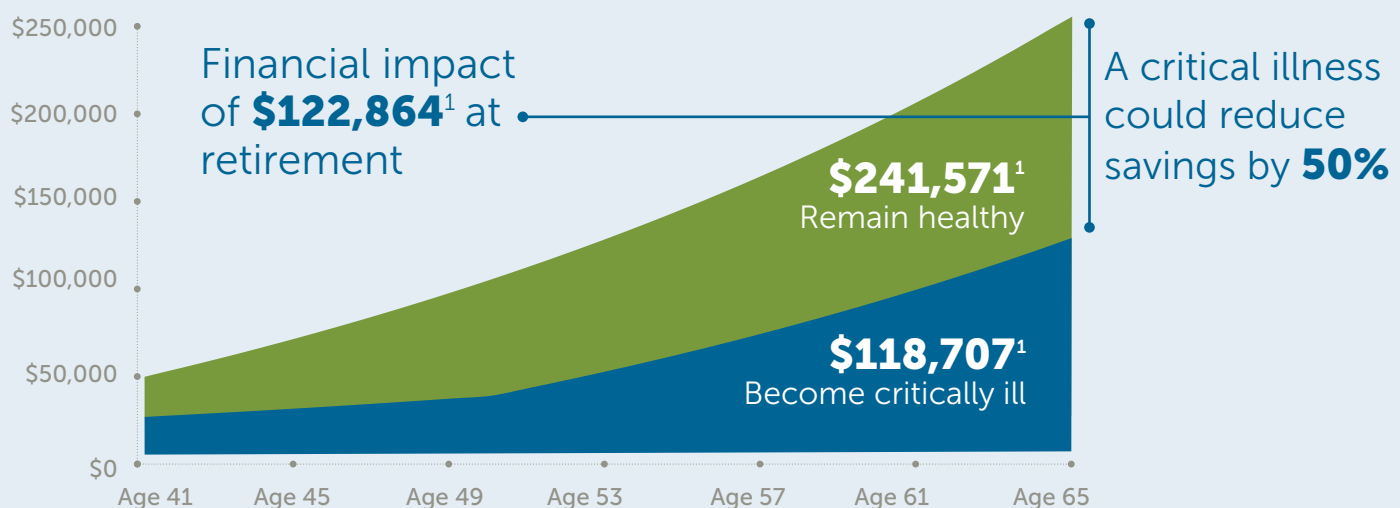
A client has a balance of \$50,000 in a TFSA at age 40 and is able to deposit \$2,500 each year for the next 25 years. Assuming an average annual investment rate of return of 4% to age 65 and the client doesn't make any withdrawals, the TFSA balance would be \$241,571 at age 65.

If the same client suffers a critical illness at age 40 and withdraws \$25,000 from his TFSA to pay immediate medical costs, and is not able to make annual deposits of \$2,500 into the TFSA for the next 10 years, by age 65, the TFSA balance would only be \$118,707, assuming the same average annual investment rate of return and no other withdrawals. That's less than half of the original planned balance!



For most Canadians, a TFSA is the easiest type of retirement savings to access cash quickly.

Financial Impact of Suffering a Critical Illness



Protect your nest egg with Empire Life CI Protect®



Simple design—covers 4 major illnesses with highly affordable rates



Fast application process—available online in Fast & Full or paper applications



Easy to apply—uses Life underwriting with no additional critical illness underwriting requirements

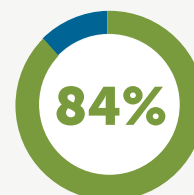
An affordable CI protection option!

Male	CI Protect 10 Rider - Initial Monthly Premium ²		CI Protect 20 Rider - Initial Monthly Premium ²	
Non-smoker	\$25,000	\$50,000	\$25,000	\$50,000
Age 30	\$4.86	\$9.72	\$6.28	\$12.56
Age 40	\$9.29	\$18.59	\$14.27	\$28.53
Age 50	\$23.29	\$46.58	\$31.03	\$62.06

Female	CI Protect 10 Rider - Initial Monthly Premium ²		CI Protect 20 Rider - Initial Monthly Premium ²	
Non-smoker	\$25,000	\$50,000	\$25,000	\$50,000
Age 30	\$4.84	\$9.68	\$6.44	\$12.87
Age 40	\$9.70	\$19.40	\$12.47	\$24.93
Age 50	\$18.41	\$36.81	\$26.51	\$53.01

Adding CI Protect to a client's life insurance application can provide financial protection for their retirement savings against one of the four covered conditions for as little as \$5 per month.

To learn more about CI Protect, contact your independent financial advisor.



of all CI paid claims in Canada were for **Cancer, Heart Attack, Stroke** and **Coronary Artery Bypass Surgery** — the four conditions covered by CI Protect.

Source: 2016 Munich Re. Individual Ins. Survey

¹ For illustrative purposes only. Actual results may be better or worse than those shown. The green chart assumes initial balance in TFSA of \$50,000 with deposits of \$2,500 per year for 25 years starting at age 40. The blue chart assumes initial balance in TFSA of \$25,000 with deposits of \$2,500 per year for 15 years starting at age 50. Both values assume no withdrawals and an average annual rate of return of 4% that is not guaranteed.

² Initial monthly premium for CI Protect rider on any eligible coverage for the ages, genders and coverage amounts indicated as of June 26, 2018

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The Empire Life Insurance Company

259 King Street East, Kingston, ON K7L 3A8

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

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