



The Empire Life Insurance Company (Empire Life) offers competitive individual and group life and health insurance, investment and retirement products to help you build wealth and protect your financial security.

Empire Life is among the top 10 life insurance companies in Canada¹ and is rated A (Excellent) by A.M. Best Company². Our vision is to be the leading, independently-owned, Canadian financial services company committed to simplicity, being easy to do business with and having a personal touch.

¹ *Financial Post Magazine*, June 2010, based on revenue

² As at June 10, 2010

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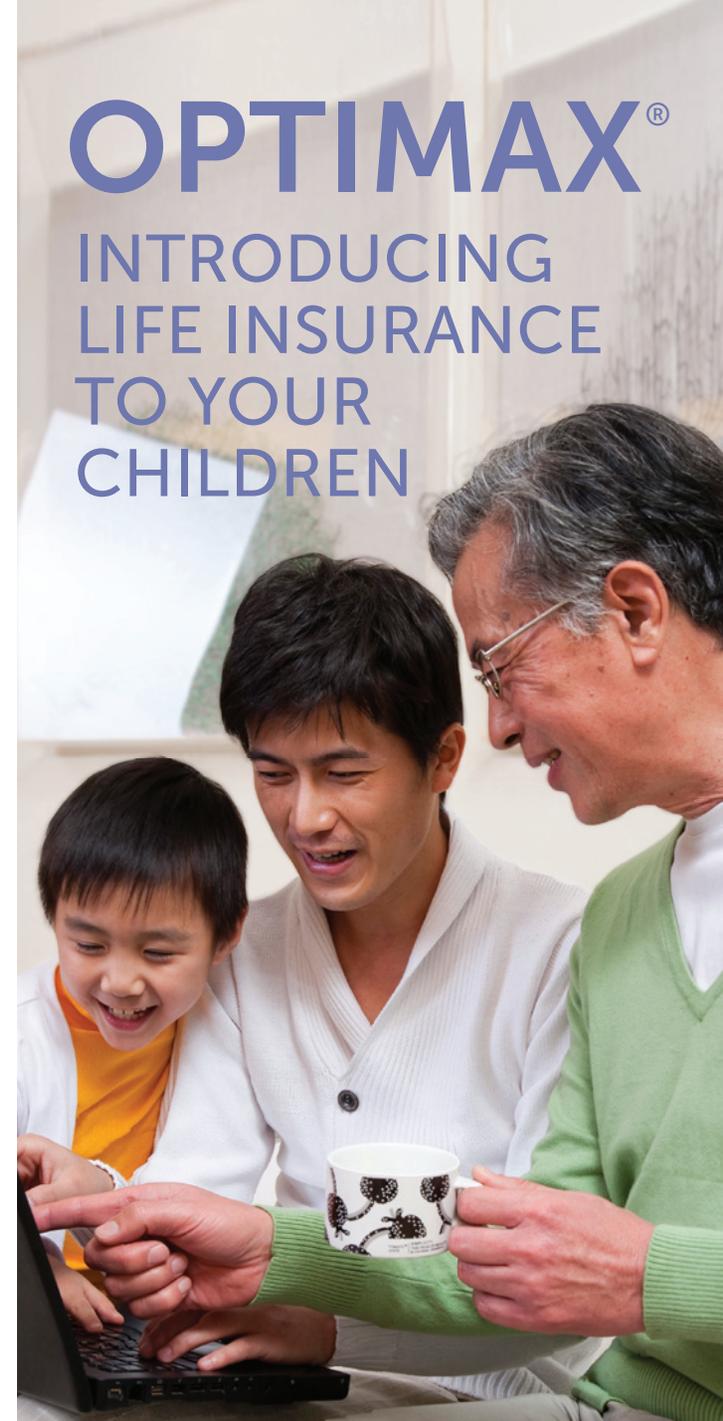


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OPTIMAX[®]

INTRODUCING LIFE INSURANCE TO YOUR CHILDREN





DOES HAVING LIFE INSURANCE ON CHILDREN MAKE SENSE?

Absolutely, especially if the life insurance is a limited-pay whole life insurance plan. One benefit of this type of insurance includes guaranteed insurance costs for a guaranteed period of time.

One special type of whole life plan is permanent participating life insurance. Permanent participating life insurance (par life insurance) provides guaranteed values and tax-advantaged growth and "participation" in the experience of the company's performance.

Empire Life has offered Optimax, a par life insurance plan, for many years. Optimax offers you a choice of paying for 20 years guaranteed, or for life. Depending on what you choose, the guaranteed values will vary and will start accumulating after your first policy anniversary.

So why should parents or grandparents consider Optimax 20 Pay for children?

Benefits for Optimax 20 Pay include:

- Affordable rates for you when your child or grandchild is still young
- Dividends can be used to increase coverage and cash values
- Any dividends, once declared cannot be taken back
- The Guaranteed Insurability Option allows for the purchase of additional coverage, regardless of their health
- Possible tax advantages when passing ownership to your child or grandchild
- Guaranteed paid-up coverage after 20 years with no further financing from you, your children or grandchildren
- Accumulating cash value can help with future borrowing needs
- Adding a Payor Death and Disability option will ensure the plan will continue should the unexpected happen to you
- Allows you to leave a financial legacy to your children or grandchildren

Let's look at a basic example on how this plan can work for you?

| Life Stages | Purchased Today | Graduation Day | Becoming a Parent | Starting Retirement |
|---------------------------------------|--------------------|----------------|-------------------|---------------------|
| Age of the child | Age 2 | Age 23 | Age 40 | Age 65 |
| Annual Rate | \$559 ¹ | \$0 | \$0 | \$0 |
| Projected Estate Benefit ² | \$25,000 | \$63,078 | \$107,139 | \$192,195 |
| Projected Cash Value ² | \$0 | \$9,463 | \$28,969 | \$110,829 |

For only \$50 a month, Optimax 20 Pay makes a lot of sense!

¹ Rates based on parent age 30 and includes Payor Death and Disability Benefit plus the maximum allowable Guaranteed Insurability Option amount. Actual rates will vary depending on age, sex, benefit amount, health and options selected.

² Based on our current software illustration using the paid-up additions option. Projected Estate Benefits and Cash Values are based on current dividend assumptions and will vary depending on the experience of the plan and options selected. Dividends are not guaranteed and the Projected Estate Benefit and Projected Cash Value may be higher or lower.