

TRILOGY[®]

PRODUCT GUIDE

Universal Life Insurance

For your
way of life

Tailor your
insurance
protection



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For more information visit our website at www.empire.ca



Trilogy

Trilogy is cost effective universal life insurance, designed to appeal to clients of all income levels. It offers tax sheltering with premium and coverage flexibility.

Minimum Issue Amount

- \$10,000 per coverage (COI structure)
- \$100,000 Maximizer initial minimum

Issue Ages

- Age Nearest 0 to 80 inclusive

Administration Fee

- \$10 (monthly) per policy
- This administration fee will terminate on the Policy Anniversary when all coverages have an attained Insurance Age greater than or equal to 100. For the definition of Insurance Age, please refer to the policy contract.

Premium Modes

- Monthly or annual

TRILOGY IS DESIGNED TO RESPOND TO CLIENTS' NEEDS AND TO EVOLVE WITH THEIR CHANGING FINANCIAL SITUATION.

Minimum Premium

- The total of the Administration Fee, the Cost of Insurance, Additional Benefit costs (if applicable), or any extra charges for rated coverages (if applicable), and the Premium Load
- Does not include investment deposits

Maximum Premium

An estimate of the maximum deposit that can be made to a Trilogy policy in order to preserve the tax-exempt status as prescribed in the Income Tax Act (Canada). The value is calculated on each policy anniversary. The maximum premium amount is composed of the sum of the monthly charge, the Premium Load and the investment premium.

Planned Premium

- The amount the client intends to deposit into the policy on a monthly or an annual basis
- Does not include any unscheduled deposits

Premium Load

Each premium paid to a Trilogy policy will be reduced by a Premium Load. The Premium Load may only be increased if government premium taxes affecting the policy increase. The Premium Load, as a percentage of the total premium paid is:

- Trilogy – 2.0% of every premium paid



Cost of Insurance (COI) Structures

The Cost of Insurance rates are based on the insurance age, smoking status, and any ratings (if applicable) for each life insurance coverage. The ART 100, 10YRT, 20YRT & Level COI will no longer be charged once the Life Insured attains the age of 100. The ART 85 COI will no longer be charged at the greater of insurance age 85 or 15 years from issue (i.e. if policy is issued at age 70 or over the premium paying period is 15 years).

All policies can have multiple COI structures as follows:

- Annual Renewable Term to 85/15 (ART 85)
- Annual Renewable Term to 100 (ART 100)
- Ten Year Renewable Term (10YRT)
- Twenty Year Renewable Term (20YRT)
- Level

Premium Bands*

Life Insurance Coverage

ART 100	Level, ART 85, 10 YRT & 20 YRT
Band 1: \$10,000 – \$99,999	Band 1: \$10,000 – \$99,999
Band 2: \$100,000 +	Band 2: \$100,000 – \$249,999
	Band 3: \$250,000 – \$499,999
	Band 4: \$500,000 +

Life Plus (Critical Illness) Coverage

ART 85, ART 100, 10YRT, 20YRT & Level
Band 1: \$10,000 – \$99,999
Band 2: \$100,000 +

* Premium banding is only applicable at the coverage level

TRILOGY IN ACTION

Annual Renewable Term appeals to clients purchasing Trilogy primarily for investment reasons.

ART 100 provides the lowest cost of insurance in the early policy years.

ART 85 is attractive for clients who don't wish to pay insurance charges after age 85 (or 15 years after issue if purchased after age 70). Both ART 100 and ART 85 work best with the Maximizer Option.

Level appeals to clients who are less concerned about accumulation and more focused on permanent insurance protection.

Features

- Rates are guaranteed
- Client may choose one or more of the COI structures, in any combination, provided that the minimum of \$10,000 for each coverage component is met.
- Each Life Insured can have multiple coverages, each with its own COI structure.
- Trilogy Life Plus can be added to any COI structure.
- ART 85 – The COI rates for the first two years are the same. From year 3 onwards the COI is lower than ART 100.

Non-Smoker Rates

To qualify for non-smoker rates, the proposed Life Insured must not have used any tobacco or nicotine products (including marijuana) for the 12 months preceding the application date.

Juvenile Policies

At age 18, if the Life Insured submits a declaration form stating that they have not used tobacco or nicotine products (including marijuana) for the 12 preceding months, a discount will be applied.

Death Benefit Options

- **Level Sum Insured** – as the investment portion increases, the insurance portion decreases so that the sum of the insurance and the value of the investment account equals the face amount of the policy. Eventually the investment may exceed the face amount of the policy.
- **Increasing Sum Insured** – insurance coverage remains level and the investment account increases the total death benefit.

All death benefit options are available for joint-first-to-die and joint-last-to-die.



Convertibility

- All conversions must occur prior to insurance age 85
- Conversion rates will be based on current rates at time of conversion for the then attained insurance age of the Life Insured
- ART 85 – Can be converted after second policy anniversary to Level COI. Conversion rates will be attained insurance age of Life Insured less two years.
- Life Plus Critical Illness Insurance is not convertible.

Cost of Insurance Option	Convertible to :
Annual Renewable Term to 85/15 (ART 85)	Level
Annual Renewable Term to 100 (ART 100)	10 YRT, 20YRT, ART 85, Level
Ten Year Renewable Term (10 YRT)	20 YRT**, ART 85, Level
Twenty Year Renewable Term (20 YRT)	ART 85, Level
Level	N/A

** Conditions of the Term Exchange Program apply. Conversion must occur within first 5 years of the original issue date.

Trilogy Joint-Life Coverages

- Coverage available on either a joint first-to-die or joint last-to-die basis for up to five adult lives
- Only one joint-life coverage per policy
- Both the Single Equivalent Age (SEA) and each individual must meet the plan’s issue age requirements.
- Joint first-to-die (two lives only) contains survivor and policy exchange options and provides survivor (under age 70) with temporary insurance for 90 days after first death.
- Joint Last-to-die Paid Up on First Death is only available on two lives with the Level cost of insurance option. The maximum insurance age differential between the two insureds is 10 years. The cost of insurance charges cease on the first death and only the policy administration charges and any costs for additional benefits are applicable.

TRILOGY IN ACTION

Generally speaking, joint first-to-die is used for income and asset protection needs and joint last-to-die for estate planning needs. One application for joint first-to-die coverage is as mortgage life insurance. In a family situation the insurance proceeds could be used to pay down the mortgage debt, and the “double-up” coverage provided by the temporary insurance for 90 days is an attractive feature because it provides additional capital to surviving children if both parents should die within this time period.

Joint first-to-die coverage is also an excellent tool for insuring business interests. Businesses looking to fund a buy-sell agreement, to insure key people or business partners find excellent value in Trilogy joint first-to-die coverage.

Multi-Life Coverage

- Up to 5 lives insured on the same policy
- Multi-life coverage only available with Increasing Sum Insured death benefit option

Substitute Life

- Can only be requested by the Owner
- The new Life Insured must provide evidence of insurability
- Can substitute any life on the policy
- Preserves tax-exempt room generated by original coverage

Wealth Plus Bonus

Wealth Plus is a reward to the Owner for keeping the Trilogy policy in force. The increase in value associated with the Wealth Plus Bonus will be applied to the Investment Options according to the Owner’s directions for premium allocations. The amount of Wealth Plus Bonus credited is:

- **Trilogy** – Starting on the fifth Policy Anniversary, and continuing Monthly, Empire Life will increase the Tax-Exempt Account Value (reduced by any Loan Account value) multiplied by 0.1% (1.2% per year, compounded monthly)

Investment Options

Tax-Exempt Account

- Daily Interest Option
- Guaranteed Interest Options (GIOs) with terms of 1, 2, 3, 4, 5, 10 and 20 years
- 23 Index Options on which the rate of return credited to deposits to an Index Option is based on the performance of specific indices or Empire Life Segregated Fund as noted below. Rates of return may be positive or negative and are not guaranteed. Premiums credited to these options are made at the risk of the Owner.

Market Indexed Accounts	Underlying Index	Trilogy Administrative Costs
The American Equity Index Option	S&P500 Composite Index*	3.0% ¹
The American Growth & Technology Index Option	Nasdaq 100 Composite Index*	3.0% ¹
The Canadian Bond Index Option	DEX Universe Bond Index*	3.0% ¹
The Canadian Equity Index Option	S&P/TSX Composite Index*	3.0% ¹
The Eurasian Equity Index Option	Currently <ul style="list-style-type: none"> • Dow Jones Euro Stoxx 50 Index* • FTSE 100 Index* • S&P/ASX 200 Index* • Nikkei 225 Index* • Hang Seng Stock Index* 	3.0% ¹
The European Equity Index Option	Dow Jones Euro Stoxx 50 Composite Index*	3.0% ¹
The Japanese Equity Index Option	Nikkei 225 Stock Composite Index*	3.0% ¹
Managed Indexed Accounts	Underlying Segregated Fund	Trilogy Administrative Costs
Indexed Elite Equity Investment Option	Empire Life Elite Equity Fund – Class A	0.24% ²
Indexed Global Equity Investment Option	Empire Life Global Equity Fund – Class A	0.24% ²
Indexed Asset Allocation Investment Option	Empire Life Asset Allocation Fund – Class A	0.24% ²
Indexed Bond Investment Option	Empire Life Bond Fund – Class A	0.24% ²
Indexed Dividend Growth Investment Option	Empire Life Dividend Growth Fund – Class A	0.24% ²
Indexed Small Cap Equity Investment Option	Empire Life Small Cap Equity Fund – Class A	0.24% ²
Indexed Income Investment Option	Empire Life Income Fund – Class A	0.24% ²
Indexed American Value Investment Option	Empire Life American Value Fund – Class A	0.24% ²
Indexed Balanced Investment Option	Empire Life Balanced Fund – Class A	0.24% ²
Indexed Global Smaller Companies Investment Option	Empire Life Global Smaller Companies Fund – Class A	0.24% ²
Indexed Canadian Equity Investment Option	Empire Life Canadian Equity Fund – Class A	0.24% ²
Managed Portfolio Indexed Accounts	Underlying Segregated Fund	Trilogy Administrative Costs
Indexed Conservative Portfolio Investment Option	Empire Life Conservative Portfolio Fund – Class A	0.24% ²
Indexed Balanced Portfolio Investment Option	Empire Life Balanced Portfolio Fund – Class A	0.24% ²
Indexed Moderate Growth Portfolio Investment Option	Empire Life Moderate Growth Portfolio Fund – Class A	0.24% ²
Indexed Growth Portfolio Investment Option	Empire Life Growth Portfolio Fund – Class A	0.24% ²
Indexed Aggressive Growth Portfolio Investment Option	Empire Life Aggressive Growth Portfolio Fund – Class A	0.24% ²

¹Although the Trilogy Index Options, based on the performance of one or more external indices, are not actively managed, there are costs associated with their administration. The guaranteed administration costs for these Index Options is 3.0%. ²The underlying segregated funds already include fees and expenses related to the operation of that fund. Therefore, only the current Investment Income Tax (IIT) is charged as an administration fee within Trilogy. The IIT charged for 2015 is 0.24%.

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Interest Rate Guarantee on GIOs

The interest rate applied to each GIO deposit is established on the date of deposit and is guaranteed for the investment term. The effective annual interest rate that applies to a GIO deposit is guaranteed to be no less than 90% of the then current yield on Government of Canada bonds of the same investment term, less 1.75%.

In addition, there is a minimum interest rate guarantee for the 10 and 20 – year GIO:

- 10-year GIO – 1.75% guaranteed minimum interest rate
- 20-year GIO – 1.75% guaranteed minimum interest rate
- Trilogy contractually guarantees to offer one GIO with a guaranteed minimum interest rate of 1.75%

Unlimited Transfers

- No charge for changes to investment option allocation for future contributions or transfer between investments. Transfers to a Guaranteed Interest Option must meet the minimum requirement. Transfers from a Guaranteed Interest Option may be subject to Market Value Adjustments as described in the policy contract.
- Changes may be made at any time

Indexed Investment Options

The American Equity Index Option

The American Equity Index Option offers investors the opportunity to participate in the growth of the US economy. It simulates the performance of the S&P 500 Index.

The American Growth & Technology Index Option

The American Growth & Technology Index Option offers investors exposure to The Nasdaq Stock Market in the United States. It simulates the performance of the Nasdaq 100 Index.

The Canadian Bond Index Option

The Canadian Bond Index Option offers investors participation in the returns earned by the Canadian bond market. It simulates the performance of the DEX Universe Bond Index.

The Canadian Equity Index Option

The Canadian Equity Index Option provides investors with exposure to the largest Canadian companies listed on the Toronto Stock Exchange. It simulates the performance of the S&P/TSX Composite Index.

The Eurasian Equity Index Option

The Eurasian Equity Index Option offers investors international equity diversification through participation in stock markets outside of North America. It simulates the performance of a basket of major stock market indexes, including Europe (Dow Jones Euro Stoxx 50 Index), Japan (Nikkei 225 Index), United Kingdom (FTSE 100 Index), Hong Kong (Hang Seng Stock Index), Australia & New Zealand (S&P/ASX 200 Index).

The European Equity Index Option

The European Equity Index Option offers investors the opportunity to share in the growth of the major European economies in the European Monetary Union (EMU). It simulates the performance of the Dow Jones Euro Stoxx 50 Index.

The Japanese Equity Index Option

The Japanese Equity Index Option provides investors with exposure to the Japanese stock market. It simulates the performance of the Nikkei 225 Stock Average.

Indexed Elite Equity Investment Option*

Rate of return is based on the net return of Empire Life Equity Fund – Class A, less a charge for investment income tax. This Fund invests mainly in large market capitalization stocks of Canadian companies.

Indexed Global Equity Investment Option*

Rate of return is based on the net return of Empire Life Global Equity Fund – Class A, less a charge for investment income tax. This Fund invests in stocks of Canadian and US companies with mainly a large to mid-market capitalization and units of Empire International Equity Fund Class A.

Indexed Asset Allocation Investment Option*

Rate of return is based on the net return of Empire Life Asset Allocation Fund – Class A, less a charge for investment income tax. This Fund invests in a mix of Canadian money market instruments, equity investments and fixed income investments. Holdings in each asset category may be in a range of 0%-100% at any one time based on the current market and economic conditions.

Indexed Bond Investment Option*

Rate of return is based on the net return of Empire Life Bond Fund – Class A, less a charge for investment income tax. This Fund invests in fixed-income securities issued and guaranteed by Canadian governments and corporations. Investments are primarily in high quality government and corporate bonds rated “BBB” or better.

Indexed Dividend Growth Investment Option*

Rate of return is based on the net return of Empire Life Dividend Growth Fund – Class A, less a charge for investment income tax. The Fund invests the majority of its assets in equities, within a range of 80%-100% of total assets. Equities are primarily held in Canadian companies with a large to mid-market capitalization.

Indexed Small Cap Equity Investment Option*

Rate of return is based on the net return of Empire Life Small Cap Equity Fund – Class A, less a charge for investment income tax. The Fund invests the majority of its assets in equities, within a range of 75%-100% of total assets. Equities are primarily held in Canadian companies with a small to mid market capitalization.

Indexed Income Investment Option*

Rate of return is based on the net return of Empire Life Income Fund – Class A, less a charge for investment income tax. The Fund invests primarily in investment grade Canadian corporate bonds and some government bonds, rated “BBB” or better.

Indexed American Value Investment Option*

Rate of return is based on the net return of Empire Life American Value Fund – Class A, less a charge for investment income tax. The Fund invests the majority of its assets in US equity securities with mainly large to mid-market capitalization.

Indexed Balanced Investment Option*

Rate of return is based on the net return of Empire Life Balanced Fund – Class A, less a charge for investment income tax. The Fund invests in a strategic mix of money market instruments, fixed income investments and equity securities. Equities and fixed income investments held in this Fund are maintained in a range of 40%-60% of portfolio value.

Indexed Global Smaller Companies Investment Option*

Rate of return is based on the net return of Empire Life Global Smaller Companies Fund – Class A, less a charge for investment income tax. This fund invests primarily in equity securities of small to mid-market capitalization companies from around the world.

Indexed Canadian Equity Investment Option*

Rate of return is based on the net return of Empire Life Canadian Equity Fund – Class A, less a charge for investment income tax. This fund invests in stocks of Canadian Corporations with large to mid-market capitalization.

Indexed Conservative Portfolio Investment Option*

Rate of return is based on the net return of Empire Life Conservative Portfolio Fund – Class A, less a charge for investment income tax. This fund invests in units of Empire Life Segregated Funds. The target asset mix of this fund is 65% fixed income and 35% equities.

Indexed Balanced Portfolio Investment Option*

Rate of return is based on the net return of Empire Life Balanced Portfolio Fund – Class A, less a charge for investment income tax. This fund invests in units of Empire Life Segregated Funds. The target asset mix of this fund is 50% fixed income and 50% equities.

Indexed Moderate Growth Portfolio Investment Option*

Rate of return is based on the net return of Empire Life Moderate Growth Portfolio Fund – Class A, less a charge for investment income tax. This fund invests primarily in units of Empire Life Segregated Funds. The target asset mix of this fund is 35% fixed income and 65% equities.

Indexed Growth Portfolio Investment Option*

Rate of return is based on the net return of Empire Life Growth Portfolio Fund – Class A, less a charge for investment income tax. This fund invests primarily in units of Empire Life Segregated Funds. The target asset mix of this fund is 20% fixed income and 80% equities.

Indexed Aggressive Growth Portfolio Investment Option*

Rate of return is based on the net return of Empire Life Aggressive Growth Portfolio Fund – Class A, less a charge for investment income tax. This fund invests primarily in units of Empire Life Segregated Funds. The target asset mix of this fund is 100% equities.

** For a more complete description of the investment strategies and practices of the underlying segregated funds refer to the Fund Facts.*

The rate of return credited to deposits to an Indexed Investment Option is based on the performance of specific indices or Empire Life Segregated Funds. Rates of return may be positive or negative and are not guaranteed. Premiums credited to these options are made at the risk of the Owner.



Surrender charges

Trilogy

No surrender charges except for a possible Market Value Adjustment (MVA) on Guaranteed Interest Options (GIOs) if cashed before they reach maturity

The Overflow Account

- A separate holding account for excess funds once the maximum exempt limit within the Trilogy policy has been reached
- If the policy does not include TaxGuard Plus, and the policy fails the annual exempt test or if further excess policy value exists after applying TaxGuard Plus, the excess value in the Tax-Exempt Account will be transferred out of the policy and into the equivalent Investment Option of the Overflow Account (with the exception that values in a Guaranteed Interest Option in the Tax-Exempt Account will be transferred to the Daily Interest Option in the Overflow Account).

When there is excess exempt room within the Policy, funds may be transferred from the Overflow Account to the Tax-Exempt Account until either the exempt room has been exhausted or the Overflow Account is depleted. The Overflow Account can also be used to pay for Monthly Charges if they cannot be paid from other sources. Transfers from the Overflow Account to the Tax-Exempt Account, or to pay Monthly Charges, will be subject to the Premium Load.

- Investment options include the Daily Interest Option and the Index Options

TRILOGY IN ACTION

POLICY LOANS can be an effective way to access temporary funds from Trilogy and may offer some advantages over a partial withdrawal. A loan will preserve the tax-exempt room that has accrued in the policy and there is no premium tax charged on deposits directed to the repayment of the loan.

Policy Loans

- Minimum loan amount is \$100
- Maximum loan amount is 100% of the cash surrender value of the Tax-Exempt Account
- Annual rate of interest on policy loan is 0.75%

TaxGuard Plus

- An Annual Renewable Term (ART) rider that will be invoked in the event that the policy value exceeds the exemption benchmark, unless the Owner specifically declines the option on the Insurance Application. The amount of life insurance coverage will be increased by up to 8% per year to a maximum of 3 times the total original Sum Insured for all life insurance coverages. The increase in coverage will use ART 100 COI.
- Increase only Option – Sum Insured will be automatically increased in order to generate additional exemption room
- Automatic increases and decreases Option – Sum Insured will increase if the client needs additional coverage, or decrease to the level needed to maintain the tax-exempt status of the policy
- TaxGuard Plus automatic increases and decreases is the automatic default unless the Owner selects either of the following at issue:
 - Do not include TaxGuard Plus
 - Apply TaxGuard Plus automatic increase only



Maximizer

An effective tool for clients wishing to maximize their tax-sheltered investment earnings.

- ART 100, 10YRT, 20YRT, ART 85 and Level
- Can only have one Maximizer coverage per policy
- Available on Joint-Life policies
- Not available on Multi-Life policies
- Available for Increasing and Level Death Benefit Options

Maximizer can only be selected at issue, however, the coverage reduction option will not start before the second policy anniversary. In recognition of the potential for changing individual circumstances, activation of this reduction in coverage is not automatic and will require written authorization from the Owner. A letter will be sent by Empire Life to the Owner 90 days prior to the second anniversary asking for approval to allow decreases in the insurance coverage. This consent is only required once and any future reductions that are warranted will automatically occur on subsequent policy anniversaries.

TRILOGY IN ACTION

The Maximizer Concept effectively “walks the MTAR line” each year and seeks to optimize the tax sheltered investment and reduce the insurance costs. This concept is especially attractive to clients who have maximized their contributions to registered plans (i.e. RRSP and Pension Plans) and who already have sufficient permanent life insurance coverage in effect. Use the Maximizer Wizard in the Envision illustration software to further investigate the opportunities with this concept.

A Review of Investing Basics

Before starting out with any investment program, review these investment basics with your clients to help establish which investments and strategies are right for them.

Establishing your client’s investment objectives

Investing is a journey. It is important that you meet with your client to establish their goals. Too often, investors don’t have a plan. When the markets are volatile, or when their investments don’t perform quite as expected, they can be tempted to change their ‘route’, and risk getting lost.

Before your client invests, consider the following:

- Goals and reasons for investing
- Time horizon for reaching goals
- Personal financial and tax situation
- Whether current income is needed from investments
- Whether your clients need to preserve or grow their capital
- The types of investments and the level of risk that will maintain the client’s comfort level

Everyone’s needs and comfort levels are different. What is right for someone else, may not be right for your client. As an independent advisor, you can help establish an appropriate plan for your client.



Focus on the long-term with Index Options

When an investment is made in Trilogy Index Options, earned rates of return are linked to the performance of various indices or Empire Life Segregated Funds depending on the Index Option(s) selected and are not guaranteed. It's important to understand that premiums credited to the Indexed Options are made at the risk of the policy Owner and the value of these Options will go up or down according to the performance of the index or segregated fund to which the Index Option is linked. Successful investors plan for volatility, and stay focused on their long-term goals. If the goals are 15 to 20 years from now, and the circumstances or outlook haven't changed, it makes little difference to the success of investments what the markets are doing today. It's more important to stick to a plan and focus on the long term.

Benefits of Diversification

One strategy that can potentially improve returns while minimizing risk is to diversify investments. If your clients diversify by investing in several types of investments and markets, and one of them falls, they won't lose the whole lot. Because different markets go up and down at different times and in varying amounts, it only makes sense to diversify investments.

Understanding the Risk Versus Return Tradeoff

Another investment maxim is risk is rewarded. In other words, the greater the risk of loss, the greater its potential reward. Of course, the opposite is also true: less risk means smaller potential losses and smaller expected rewards. Compare, for example, the Daily Interest Option with the Canadian Equity Index Option. With the Daily Interest Option, the principal is guaranteed and a modest amount of daily interest is earned. With the Canadian Equity Index Option however, there are no guarantees, but the potential exists for far greater returns over time. Investments with potentially high rates of return generally come with greater risk. But, investment risk is substantially reduced the longer the time frame. Successful investors build investment portfolios that reflect their ability to withstand risk, while at the same time, achieve their long-term goals.

Benefits of Dollar Cost Averaging

One of the best ways to save is to contribute regularly to an investment program. This is a strategy called Dollar Cost Averaging, which simply means contributing the same dollar amount at regular intervals. Pay yourself first is a time-proven method that ensures your clients will stick to their investment plans. It also takes the guesswork out of trying to pick the best time to invest. When they make regular investments your clients actually benefit from market fluctuations. Because your clients continue to make deposits, not only when prices are up, but also when prices are down, this discipline over time may reduce the average cost of investing.

Investments within the Trilogy Policy

Can the investment allocation be changed?

The client can change investment allocation for future contributions or transfer between the investments made at any time. Just have the client send us a note with their instructions.

How much will the client receive if they terminate the policy?

If the policy is terminated, your client is entitled to the total value of the Tax-Exempt Account less: any Market Value Adjustments; any outstanding loan balance and any applicable surrender charges, plus the value of the Overflow Account.

Can clients make withdrawals from their investments if they need to?

Your clients can withdraw funds from investments at any time, subject to a \$100 minimum. Simply have them instruct us in writing how much they would like to withdraw and from which investment option. If the client withdraws from a Guaranteed Interest Option (GIO) prior to the end of its investment term, a Market Value Adjustment may be charged. Partial withdrawals can have an effect on the life insurance benefits of the policy. If your client has chosen Trilogy Plus, the amount available for withdrawal is based on the cash value of the Tax-Exempt account. Please encourage your client to consult with you before making any withdrawals.

Are there any withdrawal fees?

Other than a possible Market Value Adjustment if a withdrawal is made from a Guaranteed Interest Option (GIO) prior to the end of its investment term, there are no withdrawal fees with Trilogy.

What is a Market Value Adjustment?

When a withdrawal is made from a Guaranteed Interest Option prior to the end of its investment term, a Market Value Adjustment (MVA) may be charged. An MVA will only be charged if the current interest rate for the remainder of the term of a Guaranteed Interest Option is higher than the interest rate on the Guaranteed Interest Option from which the withdrawal is being made. We do not charge an MVA if a withdrawal from a Guaranteed Interest Option is required to pay a Monthly Charge, or if a transfer to the Overflow Account is required to maintain the Tax Exempt status of the Policy. The MVA is the difference in earnings that the current accumulated value of the GIO will earn for the remainder of the investment term using the difference between the current interest rate and the original interest rate.

Example:

Consider a \$1,000 5-year GIO invested at 8%. There are two years remaining in the investment term before it reaches its' reinvestment date.

The current market interest rate for a 2-year GIO is 10%. The current value of the original investment after three years is equal to \$1,259.71.

The Market Value Adjustment is:

$$(0.10 - 0.08) \times \$1,259.71 \times 2 \text{ years} = \$50.39$$

What if the Planned Premium isn't enough to cover the Monthly Charge?

Planned premiums are deducted from existing investments. In the event investments have been exhausted, the planned premiums would have to be increased to the required level, or the policy will lapse.

What happens to the investments when the Life Insured dies?

If the Level Sum Insured has been elected, the investments are part of the Death Benefit.

If the Increasing Sum Insured option has been elected, the investments will be paid in addition to the life insurance amount except when the following conditions apply:

If the policy has Multi-Life or Joint Life coverages and either one of the two following options will have already been selected:

- 1) Pay total Tax-Exempt Account value on each death
- 2) Pay total Tax-Exempt Account value on last death

If the client has selected Life Plus Addition – Critical Illness Insurance on their policy, what happens to the investments if a critical illness claim is paid out?

If a claim under the Policy is made because a Life Insured under the Life Plus provision has been diagnosed with a covered critical illness, the investments are not necessarily paid-out.

If the critical illness qualifies as a disability claim under the Capital Access Benefit definition, the client may request payment of all, or part, of the cash surrender value of the Tax-Exempt Account value as a Capital Access Benefit.

Life Plus Critical Illness Option

Trilogy Life Plus Critical Illness Insurance provides optional coverage designed to protect the client's financial well being in the event they are diagnosed with a covered life-altering illness or condition. Normally, 30 days after the diagnosis of a covered critical illness, the policy Owner is eligible for the tax-free lump sum payment. There are two types of critical illness coverage within Trilogy Life Plus:

Life Plus Critical Illness Advance

- Pays the critical illness benefit as an advance of the life Sum Insured.
- Upon payment of a critical illness claim, the life Sum Insured will be reduced by an amount equal to the Life Plus Critical Illness Advance benefit. Any reduction in the life Sum Insured will lower the Maximum Fund Value allowed within the policy and may require reductions in the Fund Value in order to maintain the tax-exempt status of the policy.
- If there is no claim, the Sum Insured remains unchanged.
- Must have the same COI structure for the life insurance to which it is linked.
- Maximum issue amount is the lesser of the Sum Insured on the attached life coverage or \$2,000,000 total coverage with all companies on any single Life Insured.
- Available on all COI structures
- Cannot be converted with any conversion of life insurance

Life Plus Critical Illness Addition

- Life coverage and critical illness are independent of one another.
- Normally, 30 days after the diagnosis of a covered critical illness, the policyholder is eligible for the tax-free lump sum payment without affecting the life sum insured.
- Upon payment of the benefit, the Life Plus Critical Illness Addition coverage terminates without having any effect on the life sum insured.
- Maximum issue amount is \$2,000,000 total coverage with all companies on any single Life Insured
- Available on all COI structures



Critical Illness Definitions

Offers coverage for the following 21 life-altering illnesses or conditions:

Following is a review of the covered conditions as stated in the contract. Note that the Policy wording is the governing definition when it comes to determining the validity of a claim.

Diagnosis means the certified diagnosis of a critical illness by a medical practitioner, other than Owner, the Life Insured, or any relative of the Owner or the Life Insured, licensed and practising medicine in Canada.

The Diagnosis must be based on a specific event occurring

1. after the Coverage Effective Date, or the last reinstatement date of the Life Plus provision, or
2. in the case of Diagnosis of a Life Threatening Cancer, more than ninety (90) days after the Coverage Effective Date, or the last reinstatement date of the Life Plus provision.

• Alzheimer Disease	• Motor Neuron Disease (ALS)
• Benign Brain Tumour	• Multiple Sclerosis
• Blindness	• Occupational HIV infection
• Coma	• Paralysis
• Surgery for Coronary Artery Disease	• Parkinson’s Disease
• Deafness	• Renal (kidney) Failure
• Heart Attack	• Severe Burns
• Life Threatening Cancer	• Stroke or Cerebrovascular Accident (CVA)
• Loss of Independence	• Failure of a Vital Organ Requiring Transplant
• Loss of Limbs	• Transplant of a Vital Organ
• Loss of Speech	

TRILOGY IN ACTION

LOSS OF INDEPENDENCE is an important feature of Life Plus because it could provide critical illness coverage outside the parameters of most CI conditions. For example, rheumatoid arthritis or AIDS could cause a client to be physically impaired to the point that they may qualify under Loss of Independence for benefits.

Alzheimer Disease

The diagnosis, by a certified neurologist licensed and practicing in Canada, of Alzheimer Disease. The Life Insured must exhibit the loss of intellectual capacity involving impairment of memory and judgement, which results in significant reduction in mental and social functioning such that the Life Insured requires personal supervision for daily living. All other dementing organic brain disorders and psychiatric illnesses are excluded.

[Understanding the Coverage]

This disease is difficult to diagnose, therefore the wording is specifically related to behavior and symptoms. Note that a specialist in the area of Alzheimer Disease must diagnose the illness.

Benign Brain Tumour

The diagnosis of a benign (non-cancerous) tumour within the substance of the brain. Cysts, granulomas, meningiomas, malformations of the intracranial arteries or veins, or tumours of the cranial nerves, pituitary gland or spinal cord are excluded from coverage.

Blindness

The diagnosis by an ophthalmologist licensed and practicing in Canada, of permanent loss of sight in both eyes, with the corrected visual acuity being less than 20/200 or the field of vision being less than 20 degrees in both eyes.

[Understanding the Coverage]

The 20/200 stipulation avoids a situation where the Person Insured is legally blind, but not considered totally blind.

Coma

Coma means diagnosis, by a neurologist licensed and practising in Canada, of a state of unconsciousness with no reaction to external stimuli, persisting continuously with the use of life support systems for a period of at least 96 hours.

[Understanding the Coverage]

A person can be in a coma for a short period of time and can make a full recovery with no permanent damage. For this reason there is a stipulation that the coma must last for at least 96 hours continuously and the Life Insured must require life support systems during that time.

Surgery for Coronary Artery Disease

This condition means heart surgery performed on the recommendation of a cardiologist licensed and practicing in Canada, to correct the narrowing or blockage of one or more coronary arteries with bypass grafts. The following techniques are excluded from coverage under this provision:

- a) any non-surgical techniques such as balloon angioplasty, laser embolectomy, or
- b) any other non-bypass techniques.

[Understanding the Coverage]

If one or more arteries going to the heart become blocked, surgery can be performed to bypass the blockage by substituting a vein or an artery from elsewhere in the body. This type of surgery is major and results in a significant recovery period. Other procedures for improving blood flow to the heart such as balloon angioplasty and other excluded techniques are less traumatic than bypass surgery and therefore, not covered.

Deafness

The diagnosis, by an otolaryngologist licensed and practising in Canada, of permanent loss of hearing in both ears, with an auditory threshold of more than 90 decibels.

[Understanding the Coverage]

Temporary deafness is a more common occurrence than permanent deafness and can arise from injury or infection. In order to provide coverage only for permanent deafness in both ears, it is necessary to stipulate the type of medical practitioner who made the diagnosis and the level of deafness that is considered acceptable for payment of the benefits.

Heart Attack

The diagnosis of the death of a portion of the heart muscle, resulting from blockage of one or more coronary arteries. The Diagnosis must be based on both of:

- a) new electrocardiographic (ECG) changes, which support the Diagnosis of heart attack, and
- b) elevation of cardiac (heart) enzymes.

[Understanding the Coverage]

When a heart attack occurs, part of the heart muscle dies because there is a shortage of blood to the heart. To confirm the diagnosis of heart attack the ECG is reviewed to see if there is evidence of heart damage (new ECG changes). In addition, blood tests are run to detect the incidence of a heart attack (elevation of cardiac enzymes).

Life-Threatening Cancer

The diagnosis of a malignancy characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue. The following forms of cancer are excluded from coverage:

- a) Early prostate cancer, diagnosed as T1N0M0 or equivalent staging;
- b) Non-invasive cancer in situ;
- c) Pre-malignant lesion, benign tumours or polyps;
- d) Any skin cancer other than invasive malignant melanoma into the dermis or deeper;
- e) Any tumour in the presence of any Human Immunodeficiency Virus (HIV).

There will not be any Life Plus coverage if within ninety (90) days following the Coverage Effective Date, or the last reinstatement date of this Insurance Coverage,

- a) a Diagnosis of cancer is made, or
- b) any symptoms or medical problems commenced and initiated investigations leading to the Diagnosis of any cancer.

[Understanding the Coverage]

A cancer is a type of abnormal cell growth that spreads throughout the body, destroying healthy tissue. Some cancers are less serious and therefore not considered life threatening for purposes of critical illness coverage. Those tumours are shown on the list above.

If one of the listed excluded cancers is not cured but, worsens and is diagnosed as another classification, benefits do become payable. For instance, although Stage A prostate cancer (early stage and hardly detectable) is not covered while it is Stage A, if it worsens to an advanced stage prostate cancer it then becomes eligible under the policy.

If the cancer is diagnosed, or any symptoms or medical problems commenced and initiated investigations leading to the Diagnosis of any cancer, within ninety (90) days of the Coverage Effective date or last reinstatement date of the critical illness provisions, no benefits are payable under the policy.

Loss of Independence

The diagnosis of the permanent and irreversible inability to perform, without the substantial assistance of another person, at least three of the Activities of Daily Living (as listed below) either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons.

The loss of independence will be considered permanent and irreversible only if:

- 1) the loss has been present continuously for at least 180 days, and
- 2) there is no expectation of a return to independent functioning

Activities of Daily Living

- a) **Dressing** – the putting on and taking off of all necessary items of clothing and any braces, fasteners or artificial limbs.
- b) **Transferring** – the ability to get in and out of a bed or chair or wheelchair. If a person can move with the help of equipment such as a cane, walker, crutches, grab bars or other support devices, then he or she will be considered able to transfer positions.
- c) **Eating** – the ability to consume food that has already been prepared and made available, with or without the use of adaptive utensils. "Eating" does not mean an ability or inability to prepare the food.
- d) **Toileting** – the ability to get to and from the toilet, to get on and off the toilet and to perform associated personal hygiene.
- e) **Continence** – the ability to maintain control of bowel and bladder function, or when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene (including caring for catheter or colostomy bag).

For the purposes of this benefit, Substantial Assistance means either Hands-on Assistance or Standby Assistance. Hands-on Assistance is the physical assistance of another person without which the Life Insured would be unable to perform the Activities of Daily Living. Standby Assistance is the presence of another person, within the Life Insured's arm's reach, that is necessary to prevent, by physical intervention, the Life Insured's injury while he/she are performing the Activities of Daily Living.

[Understanding the Coverage]

A person can suffer a temporary inability to perform any, or all, of these activities but regain the ability to do these activities after appropriate treatment.

Loss of Limbs

The diagnosis of the complete and permanent loss of two or more limbs through dismemberment for a continuous period of one hundred and eighty (180) days or more, confirmed by a physician licensed and practising in Canada.

[Understanding the Coverage]

The limbs must be severed with permanent loss of use.

Loss of Speech

The diagnosis, by an appropriate specialist physician licensed and practising in Canada, of the total, permanent and irreversible loss of the ability to speak due to physical injury or physical disease lasting for a continuous period of one hundred and eighty (180) days.

[Understanding the Coverage]

Temporary loss of speech is more common than permanent loss of speech and can result from a simple sore throat. For this reason there are stipulations regarding the type of medical Practitioner and the length of time the Insured is unable to speak.

Motor Neuron Disease (ALS)

The unequivocal diagnosis by a certified neurologist, licensed and practising medicine in Canada, of one of the following:

- a) Amyotrophic lateral sclerosis (ALS or Lou Gehrig's Disease);
- b) Primary Lateral Sclerosis;
- c) Progressive Spinal Muscular Atrophy;
- d) Progressive Bulbar Palsy; or
- e) Pseudo Bulbar Palsy.

Other variations of Motor Neuron Disease are not covered.

Multiple Sclerosis

The unequivocal diagnosis by a neurologist licensed and practising in Canada of at least two episodes of well-defined neurological abnormalities lasting for a continuous period of at least six (6) months, and confirmed by modern investigative techniques including, but not limited to, MRI and CAT scans.

[Understanding the Coverage]

Multiple Sclerosis is a progressive disease of the nervous system resulting in loss of nerve function. This disease is difficult to diagnose in its early stages and symptoms may last for short periods of time. To improve the chances of an accurate diagnosis there is a need for the stipulation regarding the episodes of abnormalities as well as the type of tests used for the diagnosis.

Occupational HIV Infection

The diagnosis of infection with the Human Immunodeficiency Virus (HIV) resulting from an accidental injury which occurred in Canada after the issue date of the policy, and which exposed the Life Insured to HIV contaminated blood or body fluids, during the course of the Life Insured's normal occupation.

Payment requires satisfaction of **ALL** of the following:

- a) The accidental injury must be reported to us within 14 days of the accidental injury;
- b) An HIV test must be taken within 14 days of the accidental injury and the result must be negative;
- c) An HIV test must be taken between 90 days and 180 days after the accidental injury and the result must be positive;
- d) All HIV tests have been performed by facilities approved by us;
- e) The Life Insured's normal occupation is regulated by Canadian federal or provincial workplace regulation;
- f) The accidental injury must have been reported, investigated and documented in accordance with workplace legislation and regulations.

NO payment will be made if:

- a) The Life Insured has elected not to take any available licensed vaccine offering protection against HIV, or
- b) A licensed cure for HIV infection has become available prior to the accidental injury, or
- c) HIV infection occurring as a result of non-accidental injury, including, but not limited to, sexual transmission or intravenous (IV) drug use.

[Understanding the Coverage]

There are very specific conditions for coverage to ensure that the HIV was contracted as a result of occupational exposure.

Paralysis

The diagnosis of the complete and permanent loss of the use of two or more limbs through paralysis for a continuous period of one hundred and eighty (180) days or more, confirmed by a physician licensed and practising in Canada.

[Understanding the Coverage]

Coverage is intended for a Life Insured who experiences complete and permanent loss of sensation and voluntary movement in at least two limbs lasting continuously for more than 180 days. The 180-day restriction is necessary as paralysis can often last for a short period of time with subsequent full recovery.

Parkinson's Disease

The diagnosis, by a certified neurologist licensed and practising in Canada, of primary idiopathic Parkinson's Disease and characterized by the clinical manifestation of two or more of the following:

- a) Rigidity
- b) Tremor
- c) Bradykinesia

All other types of Parkinsonism are excluded.

[Understanding the Coverage]

Note that a specialist in the area of Parkinson's Disease must diagnose the illness due to the difficulty in accurately diagnosing this condition.

Renal Failure

The diagnosis of irreversible failure of both kidneys which necessitates treatment by regular peritoneal dialysis or hemodialysis or kidney transplantation.

[Understanding the Coverage]

Both kidneys no longer function and the Life Insured must have dialysis using a machine that replaces the kidney function on a regular basis or receive a kidney by transplant.

Severe Burns

The diagnosis, by a plastic surgeon licensed and practising in Canada, of third degree burns covering at least 20% of the surface area of the body of the Life Insured.

[Understanding the Coverage]

Third degree burns are the most serious type of burn and the 20% requirement ensures that the burn can be considered life threatening.

Stroke or Cerebrovascular Accident (CVA)

The diagnosis of a cerebrovascular incident, excluding any Transient Ischemic Attack (TIA), causing infarction of brain tissue, due to hemorrhage, thrombosis or embolism, producing a measurable neurological deficit persisting for at least thirty (30) days following the occurrence of the Stroke (or CVA).

[Understanding the Coverage]

Stroke or Cerebrovascular Accident (CVA) occurs when blood supply to the brain is reduced sufficiently, causing permanent neurological damage. The resulting damage must last at least 30 days following the stroke.

Failure of a Vital Organ Requiring Transplant

The irreversible failure of the heart, liver, bone marrow, both lungs, or both kidneys requiring receipt of a transplant of that organ or tissue, resulting in the Life Insured being accepted into a recognized transplant program in Canada. The Life Insured must survive at least thirty (30) days following the date of enrolment into the transplant program.

[Understanding the Coverage]

Coverage is intended for a Life Insured who is on the transplant list. This differs from the coverage for the actual transplant surgery itself. Payment would be made under either condition, but not both.

Transplant of a Vital Organ

The undergoing of surgery, as a recipient by transplant of any of the following organs or tissues: heart, liver, lung, kidney, or bone marrow.

[Understanding the Coverage]

Any one of the above named organs can become injured or diseased sufficiently as to require that the Life Insured receive a new organ via transplant. After the new organ has been transplanted into the Life Insured's body and the Life Insured survives 30 days, benefits become payable.

Additional Benefits

The following additional benefits can be added to the policy on a Life Insured. In a Multi-Life or Joint-Life policy, each Life Insured may take advantage of the additional benefits if desired.

Waiver of Planned Premium

- Issue Ages 16 to 55
- Maximum Coverage of \$1,500 per month, or \$18,000 per year
- Premiums waived after four months of continuous and total disability

Accidental Death and Dismemberment (AD&D)

- Issue Ages 16-55
- Minimum amount is \$10,000; maximum is the lesser of \$250,000 and the total life insurance Sum Insured

Guaranteed Insurability

- Issue ages 0 to 40
- Minimum coverage \$5,000, maximum is the lesser of the total Sum Insured or \$50,000 (total limit of \$300,000 on cumulative increases purchased through this option).
- Option Dates – Policy Anniversary Dates on which Life insured reaches the attained insurance age 25, 28, 31, 34, 37, 40 and 45
 - Special Option dates are also available on the occurrence of one of the following events:
 1. marriage of Life Insured
 2. birth of each child of Life Insured
 3. legal adoption of a child by the Life Insured

Children's Life Rider

- Issue Ages 15 days to age 17
- Minimum coverage \$1,000; maximum coverage \$25,000
- Coverage continues until policy anniversary nearest child's 21st birthday
- Conversion Option – within 60 days of the policy anniversary date nearest their 21st birthday, each child insured can purchase a permanent life insurance policy for up to four times the sum insured under the Children's Life Rider benefit
- The rates for the new policy will be based on current rates at time of purchase for the attained insurance age of the child



Children's Critical Illness Rider

- Family rider covers all eligible children to maximum of \$50,000 per child
- Any children born within 10 months of the effective date of the rider are fully excluded from coverage if any covered condition is diagnosed within 30 days of birth.
- Once the 10 months from issue has expired, all other natural born children are covered from birth without underwriting, at no additional cost.
- All contracts have a 30-day survival period following diagnosis of a critical illness. In addition, the child must survive for 30 days after birth in order to qualify for benefits.
- Eligible children include natural born children, adopted children and stepchildren. All living children will be underwritten at issue. Adopted children and stepchildren are underwritten when added to the rider.
- Coverage is provided to the child's age 21 (age 25 in the case of a full time student who is wholly dependent on the parent for support).
- Rider expires at the policyholder's (parent's) age of 75, regardless of the age of any covered children.
- Covers the following 15 illnesses:
 - Specific Congenital Defects
 - Cerebral Palsy
 - Muscular Dystrophy
 - Down's Syndrome (Chromosome 21)
 - Diabetes Type 1
 - Cystic fibrosis
 - Autism
 - Benign Brain Tumour
 - Life-Threatening Cancer
 - Blindness
 - Deafness
 - Paralysis
 - Kidney Failure
 - Major Organ Transplant
 - Major Organ Failure on a waiting list

Children's Critical Illness Rider Definitions

Following are the definitions of the Critical Illnesses covered under this Rider:

Life-Threatening Cancer means the Diagnosis of a tumour characterised by the uncontrolled growth and spread of malignant cells and the invasion of tissue. This includes leukemia, Hodgkin's disease, and non-melanoma skin cancer that has metastasized to distant organs.

The following forms of cancer are excluded from coverage under this Critical Illness definition:

- a) Cancer in situ;
- b) Pre-malignant lesions, benign tumours or polyps;
- c) Any skin cancer other than malignant melanoma into the dermis or deeper (greater than Stage 1A);
- d) Any tumour in the presence of any human immunodeficiency virus (HIV).

If, within ninety (90) days following the Coverage Effective Date or any reinstatement date of the Children's Critical Illness Rider,

- i) a Diagnosis of any type of cancer (whether covered or excluded) is made; or
- ii) any signs or symptoms of medical problems commenced and resulted in the Diagnosis of any type of cancer (whether covered or excluded)

No Critical Illness Benefit will be payable for:

- i) Life Threatening Cancer; or
- ii) any Critical Illness related to this cancer.

The Owner and all Life Insureds have an obligation to disclose any information to the Company about cancers diagnosed within ninety (90) days of the Coverage Effective Date or any reinstatement date of the Children's Critical Illness Rider. If there is a failure to disclose this information within six (6) months of Diagnosis, we have the right to deny ANY claim under this Children's Critical Illness Rider.

Specific Congenital Defects means Diagnosis by a Physician certified as a pediatric cardiologist of specific congenital cardiac defects causing cyanosis (poor blood oxygenation) and diagnosed by the following conditions:

- a) atresias of the heart;
- b) transposition of the great arteries;
- c) truncus arteriosus;
- d) total anomalous pulmonary venous drainage; or
- e) tetralogy of fallot;

All other congenital cardiac conditions are excluded.

Cerebral Palsy means the Diagnosis of a cerebral motor condition causing significant mental and physical incapacity which prevents participation in physical and school activities.

Muscular Dystrophy means an unequivocal Diagnosis of Muscular Dystrophy characterised by well defined neurological abnormalities, confirmed by electromyography and muscle biopsy.

Down's Syndrome means an unequivocal Diagnosis of Down's Syndrome supported by chromosomal evidence of Trisomy 21.

Cystic Fibrosis means an unequivocal Diagnosis of Cystic Fibrosis which is a hereditary disorder affecting the exocrine glands, resulting in chronic lung disease and pancreatic insufficiency.

Diabetes Type 1 means the Diagnosis of Type 1 Diabetes Mellitus (formerly known as insulin dependant Diabetes Mellitus or "Brittle Diabetes"), characterised by absolute insulin deficiency and continuous dependence on exogenous insulin for survival. The Diagnosis must be made by a qualified pediatrician or endocrinologist. Evidence of dependence on insulin for a minimum of three (3) months will be required.

Autism means an organic defect in brain development characterised by failure to develop communicative language or other forms of social communication, with the Diagnosis confirmed by a specialist.

Renal Failure means the Diagnosis of the irreversible failure of both kidneys, which necessitates treatment by regular peritoneal dialysis or hemodialysis or kidney transplantation.

Transplant of a Vital Organ means the undergoing of surgery, as a recipient by transplant of any of the following organs or tissues: heart, liver, lung, kidney, or bone marrow.

Failure of a Vital Organ Requiring Transplant means the irreversible failure of the heart, liver, bone marrow, both lungs or both kidneys requiring receipt of a transplant of that organ or tissue, resulting in the Child being accepted into a recognised transplant program in Canada. The Child must survive at least thirty (30) days following the date of enrolment into the transplant program.

Blindness means the Diagnosis by a Physician certified as an ophthalmologist of permanent loss of sight in both eyes, with the corrected visual acuity being less than 20/200 or the field of vision must be less than 20 degrees in both eyes.

Deafness means the Diagnosis by a Physician certified as an otolaryngologist of permanent loss of hearing in both ears, with an auditory threshold of more than 90 decibels within the speech threshold of 500 to 3,000 cycles per second.

Paralysis means the Diagnosis of the complete and permanent loss of the use of two or more limbs through paralysis for a continuous period of ninety (90) days or more, confirmed by a Physician. All psychiatric related causes are specifically excluded.

Benign Brain Tumour means Diagnosis of a benign (non-cancerous) tumour within the substance of the brain. The histologic nature of the tumour must be confirmed by examination of tissue (biopsy or surgical excision). Cysts, granulomas, meningiomas, malformations of the intracranial arteries or veins, or tumours of the cranial nerves, pituitary gland or spinal cord are excluded from coverage.

If, within ninety (90) days following the effective date or any reinstatement date of the Children's Critical Illness Rider,

- i) a Diagnosis of Benign Brain Tumour (whether covered or excluded) is made; or
- ii) any signs or symptoms of medical problems commenced and resulted in the Diagnosis of a Benign Brain Tumour (whether covered or excluded), a Critical Illness Benefit for Benign Brain Tumour will not be payable.

The Owner and all Life Insureds have an obligation to disclose any information to us about Benign Brain Tumours diagnosed within ninety (90) days of the Coverage Effective Date or any reinstatement date of the Children's Critical Illness Rider. If there is a failure to disclose this information within six (6) months of Diagnosis, we have the right to deny ANY claim under this Children's Critical Illness Rider.



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Young families
Ages 0-45 years
Needs liquidity
Small businesses & small business owners
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Immediate access to money
Designed for minimum funding
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You have many different kinds of people in your client portfolio, and Empire Life Trilogy can work for most of them.

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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 known for simplicity, being easy to do business with and having a personal touch.

¹ *The Globe and Mail Report on Business*, June 2014, based on revenue

² As at May 21, 2014

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