

Business Rules

ESTATEMAX™

Permanent Participating Life Insurance

	EstateMax 100	EstateMax 100 Joint	EstateMax 20 Pay	EstateMax 20 Pay Joint
Issue Ages	0 to 75	18 to 75	0 to 75	18 to 75
Minimum Face Amount	\$25,000 (age 0-65) \$10,000 (age 66+)	\$25,000 (age 0-65) \$10,000 (age 66+)	\$25,000 (age 0-65) \$10,000 (age 66+)	\$25,000 (age 0-65) \$10,000 (age 66+)
Maximum Face Amount	\$10M	\$10M	\$10M	\$10M
Policy Fee	\$50 (standard)	\$50 (standard)	\$50 (standard)	\$50 (standard)
Children's Life Rider	\$1,000 - \$25,000	\$1,000 - \$25,000	\$1,000 - \$25,000	\$1,000 - \$25,000
Children's Critical Illness Rider	\$1,000 - \$50,000	\$1,000 - \$50,000	\$1,000 - \$50,000	\$1,000 - \$50,000
Waiver on Premium Ages	16 to 55	18 to 55	16 to 55	18 to 55
Parent Waiver	Children 0 to 15		Children 0 to 15	
Accidental Death and Dismemberment Ages	16 to 55	18 to 55	16 to 55	18 to 55
Accidental Death and Dismemberment Min/Max	\$10,000 - \$250,000 (or Face Value)	\$10,000 - \$250,000 (or Face Value)	\$10,000 - \$250,000 (or Face Value)	\$10,000 - \$250,000 (or Face Value)
Guaranteed Insurability Ages	0 to 40	18 to 40	0 to 40	18 to 40
Guaranteed Insurability Min/Max	\$5,000 - \$50,000 (or Face Value)	\$5,000 - \$50,000 (or Face Value)	\$5,000 - \$50,000 (or Face Value)	\$5,000 - \$50,000 (or Face Value)

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Permanent Participating Life Insurance

Insured Annuity and Personal Legacy Builder Strategy

	EstateMax 100	EstateMax 100 Joint	EstateMax 20 Pay	EstateMax 20 Pay Joint
Issue Ages	0 to 75	18 to 75	0 to 75	18 to 75
Minimum Face Amount	\$25,000 (age 0-65) \$10,000 (age 66+)	\$25,000 (age 0-65) \$10,000 (age 66+)	\$25,000 (age 0-65) \$10,000 (age 66+)	\$25,000 (age 0-65) \$10,000 (age 66+)
Maximum Face Amount	\$10M	\$10M	\$10M	\$10M
Policy Fee	\$50/yr	\$50/yr	\$50/yr	\$50/yr

Insured Retirement Strategy

	EstateMax 100	EstateMax 100 Joint	EstateMax 20 Pay	EstateMax 20 Pay Joint
Issue Ages	0 to 75	18 to 75	0 to 75	18 to 75
Minimum Face Amount	\$50,000	\$50,000	\$50,000	\$50,000
Maximum Face Amount	\$10M	\$10M	\$10M	\$10M
Policy Fee	\$50/yr	\$50/yr	\$50/yr	\$50/yr

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04/15 (E&O)

