

UPDATE

# Our Term Life Insurance premium rankings<sup>1</sup>

Effective Feb 27, 2020



Simple Term Protection – Competitive Initial Premium Rates for Solution 10, 20 & 30 Products

Sample rankings – Top 5 for most scenarios

## Solution 10<sup>®</sup>

Standard Classes  
\$500,000



### Ranking<sup>1</sup> for Non-smoker

Female			Male		
	age 30	<b>1</b>		age 30	<b>3</b>
	age 40	<b>2</b>		age 40	<b>2</b>
	age 50	<b>3</b>		age 50	<b>3</b>

## Solution 20<sup>®</sup>

Standard Classes  
\$500,000



### Ranking for Non-smoker

Female			Male		
	age 30	<b>2</b>		age 30	<b>3</b>
	age 40	<b>2</b>		age 40	<b>3</b>
	age 50	<b>3</b>		age 50	<b>3</b>

## Solution 30<sup>®</sup>

Standard Classes  
\$500,000

### Ranking for Non-smoker

Female			Male		
	age 30	<b>1</b>		age 30	<b>3</b>
	age 40	<b>3</b>		age 40	<b>4</b>
	age 50	<b>3</b>		age 50	<b>3</b>

Also check out our smoker rates – competitive initial premiums with Top 5 rankings in most scenarios.

## Great features for Solution 10, 20 & 30

- Clients with Solution term insurance can keep their coverage for as long as it's needed
- Fast & Full applications settle faster – some fully underwritten applications issued in under 2 hours with the F&F Life App!<sup>2</sup>
- Can exchange Solution 10 to Solution 20 or Solution 30 without evidence of insurability within 5 years of issue<sup>3</sup>

<sup>1</sup> Rankings are based on LifeGuide quotes dated February 27, 2020, comparing Solution 10, 20 & 30 initial premium rates with the initial premium rates of 23 other 10- & 20- term products and 20 other 30-year term products for the insureds, coverage amounts and risk classes as indicated.

<sup>2</sup> Time to issue for Fast & Full Life Applications using eHQ auto approval vs. paper applications, Jan – Dec 2019 – Empire Life data on file.

<sup>3</sup> Term exchange is allowed within 5 years of original issue date of coverage. Some conditions apply. See Term Exchange Program flyer on empire.ca (under Related Materials section of the Insurance page) for details. Program can be modified at any time.

The information in this document is for general information purposes only. Please seek professional advice before making any decision.



To find out more about our term rates, contact your Account Executive or call our sales centre at 1 866 894-6182

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**Insurance & Investments – Simple. Fast. Easy.<sup>®</sup>**

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