















# SOMETIMES GETTING MORE INSURANCE COVERAGE COSTS LESS!

## Want to Help Clients Get More And Spend Less?

Empire Life **Solution 10™** and **Solution 20™** term life insurance can offer great volume discounts with premium rate banding\*

SOLUTION 20	
 Female, age 35	 Male, age 35
 \$450,000 - \$311/year	 \$450,000 - \$401/year
MORE COSTS LESS	MORE COSTS LESS
 <b>\$500,000 - \$285/year</b> Lower premium with \$50,000 more coverage	 <b>\$500,000 - \$385/year</b> Lower premium with \$50,000 more coverage

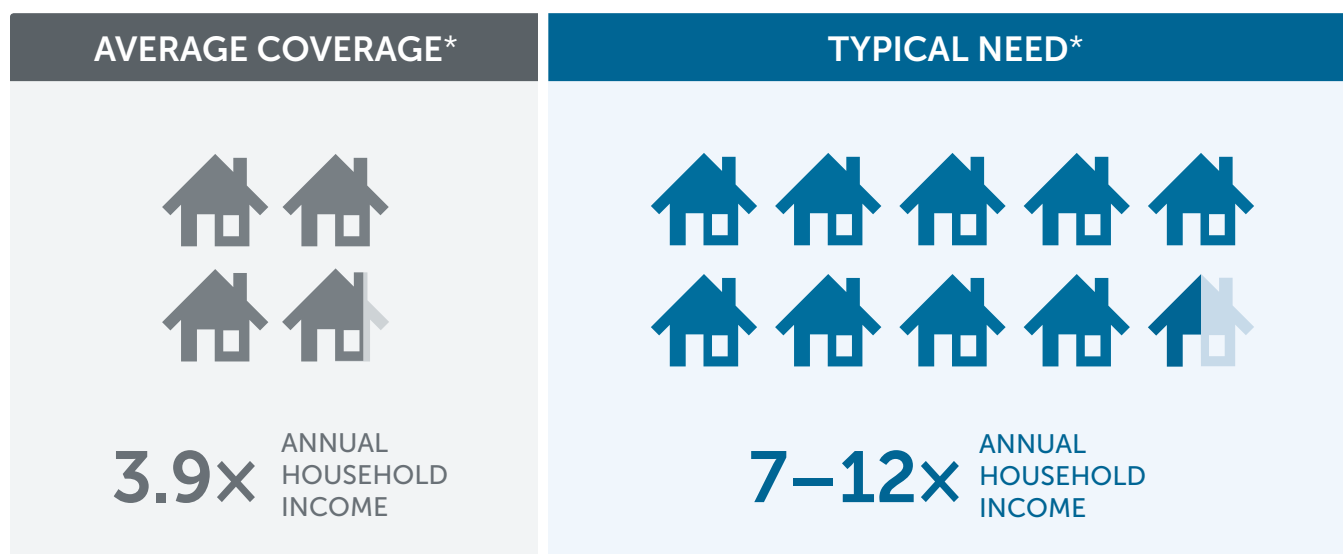
SOLUTION 10	
 Female, age 40	 Male, age 40
 \$450,000 - \$275/year	 \$450,000 - \$342.50/year
MORE COSTS LESS	
 <b>\$500,000 - \$255/year</b> Lower premium with \$50,000 more coverage	 <b>\$500,000 - \$350/year</b>

Premiums shown above are initial annual premiums for the products and coverage amounts shown and are based on standard non-smoker risk class for the life insureds indicated as of April 17, 2019.

\*For some life insureds, the cost of insurance coverage at the high end of a rate band can be higher than the cost of insurance for the same product at the low end of the next rate band.

# HELP CLIENTS **MAXIMIZE THEIR COVERAGE** WHILE **MINIMIZING THEIR SPEND**

The average insured Canadian has much less life insurance coverage than is truly needed.\*



\* Source: LIMRA 2014 Canadian Billion Dollar Baby Revisited.

CHECK OUT OUR **NEW** PREMIUM RATES FOR SOLUTION 20 & 30 FOR ALL RATE BANDS

Under \$100,000
\$100,000 - \$249,999
\$250,000 - \$499,999
\$500,000 - \$999,999
\$1,000,000 +

- For more information talk to your Account Executive or our sales centre at 1 866 894-6182.

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INS-1212-EN-04/19

