

SAVE ON PREMIUM RATES

UP TO 39%¹ WITH PREFERRED UNDERWRITING



Preferred Underwriting

Empire Life Solution 10[®], Solution 15[™], Solution 20[®], Solution 25[™] and Solution 30[®] offer preferred underwriting for coverage amounts of \$1,000,001 and up. Healthier life insureds who meet our Preferred or Elite risk class criteria can save on premium rates compared to our standard rates.

	Solution 10 Maximum initial term premium savings ¹	Solution 15 Maximum initial term premium savings ¹	Solution 20 Maximum initial term premium savings ¹	Solution 25 Maximum initial term premium savings ¹	Solution 30 Maximum initial term premium savings ¹
Preferred vs. Standard	39%	29%	33%	20%	18%
Elite vs. Standard²	34%	35%	34%	25%	26%

More reasons to take a closer look at Empire Life Solution 10, 15, 20, 25 & 30

- Term clients can choose to keep their term coverage for as long as its needed—Renewal premiums won't increase after the ages specified in the contracts and each contract becomes paid up at age 100
- Fast & Full applications settle faster—Some fully underwritten applications issued in under 1 day with the Fast & Full Life App³
- Can exchange Solution 10 or Solution 15 to a term 10 years longer than existing one without evidence of insurability within 7 years⁴
- Preferred underwriting for coverages of \$1,000,001 and up—competitive Preferred and Elite rates for healthier clients⁵
 - For coverage amount of \$1,000,001 to \$2,000,000, clients who are ages 18-50 have an option to apply for Preferred/Elite class by providing fluid tests, or they can choose the convenience of applying without fluid tests for Standard rates

¹Initial term premium rate discounts shown above are the maximum discounts as of February 4, 2023, available for qualifying coverages of \$1,000,001 and up. Individual discounts will vary depending on the life insured's age, smoking status and gender. Use cases available upon request. ²Elite class rates are only available for non-smokers. ³Time to issue for Fast & Full Life Applications using eHQ auto approval vs. paper applications, Jan-Dec 2022 - Empire Life data on file. ⁴Term exchange is allowed within 7 years of effective date of coverage. Some conditions apply. See Term Exchange Program flyer on empire.ca for details. ⁵Life insured must meet underwriting criteria for Preferred or Elite risk class. Must be a Solution 10, Solution 15, Solution 20, Solution 25 or Solution 30 coverage of \$1,000,001 or more.

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The Empire Life Insurance Company

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Insurance & Investments – Simple. Fast. Easy.[®]

