

SAVE ON PREMIUM RATES

UP TO 38%¹ WITH NEW PREFERRED UNDERWRITING



Preferred Underwriting

Empire Life Solution 10[®], 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.

	Solution 10 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 (Non-smoker & Smoker)	38%	31%	15%	19%
Elite vs. Standard (Non-smoker)	35%	30%	24%	27%

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

- Term coverage clients can choose to keep for as long as it's needed — Renewal premium won't increase after certain age; paid up at age 100
- Fast & Full applications settle faster — Some fully underwritten applications issued in under 2 hours with the Fast & Full Life App²
- Can exchange Solution 10 to Solution 20, Solution 25 or Solution 30 coverage without evidence of insurability within 5 years³
- Preferred underwriting for coverages of \$1,000,001 and up — competitive Preferred and Elite rates for healthier clients⁴
 - 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

¹ Initial term premium rate discounts shown above are the maximum discounts as of April 19, 2021, available for qualifying coverages of \$1,000,001 and up. Individual discounts will vary depending on the life insured's age and gender. Use cases available upon request. ² Time to issue for Fast & Full Life Applications using eHQ auto approval vs. paper applications, Jan. - Dec. 2019 - Empire Life data on file. ³ Term exchange is allowed within 5 years of effective date of coverage. Some conditions apply. See Term Exchange Program flyer on empire.ca for details. ⁴ Life insured must meet underwriting criteria for Preferred or Elite risk class. Must be a Solution 10, 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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