



ESTATEMAX[®]

Permanent Participating Life Insurance

Product Summary

Plan Type	EstateMax 8 Pay – premiums payable for the first 8 years EstateMax 10 Pay – premiums payable for the first 10 years EstateMax 20 Pay – premiums payable for the first 20 years EstateMax 100 – premiums payable to age 100
Product Description	Permanent participating life insurance designed for estate protection with potential for dividends, giving clients an opportunity to share in the Company's participating profits.
Issue Ages	0–75 years (age nearest)
Minimum Face Amount	\$10,000 for ages 0–17 \$25,000 for ages 18–65 \$10,000 for ages 66 and up
Coverage Types	<ul style="list-style-type: none">• Single Life• Joint First Death (2 lives)• Joint Second Death (2 lives)
Death Benefit Option	<ul style="list-style-type: none">• Level Base Coverage (potential for increases depending on dividend option selected)
Cost of Insurance	<ul style="list-style-type: none">• Premiums are guaranteed

Permanent Participating Life Insurance – EstateMax®

Product Summary

Administration Fee	\$50 (annual)	
Investment Accounts	Dividend Options <ul style="list-style-type: none"> • Cash Payment* • Paid-Up Additions • Annual Premium Reduction • Cash Accumulation* • Enhanced Coverage (Lifetime Guarantee)** <p>* May be subject to income tax. See policy contract for details. ** Subject to specific conditions. See policy contract for details.</p>	Side Account (non-exempt) <ul style="list-style-type: none"> • Each EstateMax policy includes a Side Account allowing lump sum deposits to fund future premium needs. • Additional funds can be deposited and withdrawn at any time. • Interest earned is subject to income tax
Investment Bonus/ Investment Transfer	N/A	
Policy Loan	Yes, a minimum of \$250	
Additional Benefits	<ul style="list-style-type: none"> • Waiver of Premium • Guaranteed Insurability • Children’s Life Rider 	<ul style="list-style-type: none"> • Payor Death and Disability Waiver • Accidental Death and Dismemberment • Children’s Critical Illness Rider
Riders Available	<ul style="list-style-type: none"> • Solution Series plans (Term & Permanent) • CI Protect & CI Protect Plus plans (Critical Illness) • NEW Empire Life Disability Credit Protect™ 	
Special Features	<ul style="list-style-type: none"> • Joint First Death coverage contains survivor and policy exchange options: provides survivor with temporary insurance for 90 days after the first death. • Term coverage provided under Enhanced Coverage dividend option may be converted to permanent insurance.* • The dividend scale on all EstateMax plans is guaranteed never to fall below zero. • Juvenile rates issue ages 0 - 17 <p>*Subject to specific conditions. See policy contract for details.</p>	
Additional Deposit Option (ADO)	<ul style="list-style-type: none"> • Available on EstateMax 10 Pay, 20 Pay and Life Pay • Issue ages 0–75 years (age nearest) • Minimum Deposit amount: <ul style="list-style-type: none"> • Issue age 18 - 75 \$100 per month / \$1,000 per year • Juvenile 0 - 17 \$25 per month / \$300 per year 	

 To find out more, contact your Account Executive or the Sales Centre at 1 866 894-6182

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The Empire Life Insurance Company

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