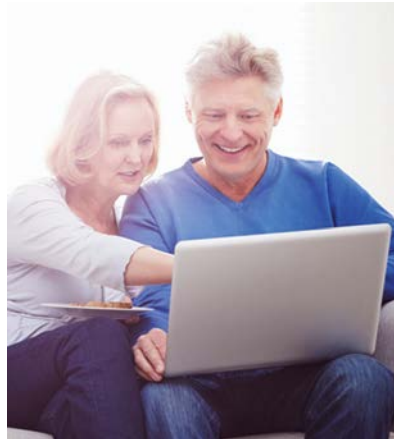


CRITICAL ILLNESS INSURANCE

EMPIRE LIFE CI PROTECT®
& EMPIRE LIFE CI PROTECT PLUS®
PRODUCT GUIDE

Protecting your way of life



Insurance & Investments
Simple. Fast. Easy.®



Suffering a serious illness can be devastating for anyone, and can have a serious financial impact. Critical illness insurance can help protect the financial future of clients at different life stages.



YOUNG FAMILIES

Parents with young families looking for immediate and affordable critical illness insurance protection to help cover mortgage and provide income replacement.



PARENTS & GRANDPARENTS

Parents & grandparents looking for an insurance solution to help cover the unexpected costs due to a critical illness so they can preserve their estate assets to pass to their children or grandchildren.



SMALL BUSINESS OWNERS

Small business owners looking for protection to help fund day-to-day business expenses or funding additional wages for new hires to maintain productivity.



INDIVIDUALS PLANNING TO RETIRE

Individuals planning to retire soon who are looking for protection to help cover medical and treatment costs if they suffer a critical illness so they can preserve their retirement savings.

The Empire Life CI Protect and Empire Life CI Protect Plus critical illness insurance plans are designed to meet various critical illness insurance needs. Whether your client's focus is affordability or comprehensive protection, Empire Life can help!

EMPIRE LIFE CI PROTECT

CI Protect is designed for individuals who are looking for basic critical illness insurance that fits within their budget; or want to add critical illness insurance protection to their life insurance application without going through additional health underwriting.

Critical illness insurance made simple, fast & easy

- Basic protection with highly competitive rates
- Uses Life insurance underwriting
- Covers four most common critical conditions¹

¹ Based on claims processed in 2018 & 2019 for all Empire Life individual critical illness insurance products.

EMPIRE LIFE CI PROTECT PLUS

CI Protect Plus is designed for individuals who prefer broader critical illness insurance protection with built-in benefits to help provide peace of mind; or who may not qualify for CI Protect due to their family medical history.

Critical illness insurance solution to help protect your way of life

- Covers 25 critical illness conditions
- Three built-in benefits and two return of premium options available
- Riders and benefits can be added to create a solution tailored to meet different insurance needs



HIGHLIGHTS

	Empire Life CI Protect Plus	Empire Life CI Protect
Plan Options	CI Protect Plus 10 CI Protect Plus 20 CI Protect Plus 75 new CI Protect Plus 100 15-Pay	CI Protect 10 CI Protect 20
Covered Illnesses	25	4
Coverage Options	Single Life Multi-life (maximum 2 lives)	Single Life
Conversion Options	CI Protect Plus 10 and CI Protect Plus 20 can be converted to CI Protect Plus 75 or CI Protect Plus 100 15-Pay up to age 65	N/A
Additional Benefits	Waiver of Premium Accidental Death & Dismemberment Children's Life Rider Children's Critical Illness Rider	N/A
Riders	Solution Series plans CI Protect Plus	N/A
Built-in Benefits	<ul style="list-style-type: none"> • \$1,000 lump sum death benefit • Non-Life Threatening Illness Benefit • Medical concierge services 	<ul style="list-style-type: none"> • \$1,000 lump sum death benefit
Return of Premium Options	<ul style="list-style-type: none"> • Return of Premium on Surrender or Maturity Rider • Return of Premium on Death Rider 	N/A



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PRODUCT DETAILS

Plan Options

Empire Life CI Protect

CI Protect 10	CI Protect 20
10-year renewable critical illness insurance to age 75 with guaranteed premiums that increase every 10 years.	20-year renewable critical illness insurance to age 75 with guaranteed premiums that increase every 20 years.

Empire Life CI Protect Plus

CI Protect Plus 10	CI Protect Plus 20	CI Protect Plus 75	CI Protect Plus 100 15-Pay
A 10-year renewable and convertible critical illness insurance product to age 75 that covers 25 critical illnesses with guaranteed premium rates that increase every 10 years.	A 20-year renewable and convertible critical illness insurance product to age 75 that covers 25 critical illnesses with guaranteed premium rates that increase every 20 years.	A critical illness insurance product to age 75 that covers 25 critical illnesses with guaranteed level premiums.	new A critical illness insurance product to age 100 that covers 25 critical illness with guaranteed level premiums payable for 15 years.

THE COVERAGE TO FIT YOUR CLIENTS' LIFESTYLE



Covered Illnesses

Empire Life CI Protect – Covers 4 critical illnesses

Cancer (Life Threatening)	Heart Attack
Coronary Artery Bypass Surgery	Stroke

Empire Life CI Protect Plus – Covers 25 critical illnesses

Aortic Surgery	Loss of Independent Existence
Aplastic Anemia	Loss of Limbs
Bacterial Meningitis	Loss of Speech
Benign Brain Tumour	Major Organ Failure on Waiting List
Blindness	Major Organ Transplant
Cancer (Life Threatening)	Motor Neuron Disease
Coma	Multiple Sclerosis
Coronary Artery Bypass Surgery	Occupational HIV Infection
Deafness	Paralysis
Dementia including Alzheimer's Disease	Parkinson's Disease and Specified Atypical Parkinsonian Disorders
Heart Attack	Severe Burns
Heart Valve Replacement or Repair	Stroke
Kidney Failure	

Issue Ages

CI Protect		CI Protect Plus	
CI Protect 10	CI Protect 20	CI Protect Plus 10, CI Protect Plus 75 & CI Protect Plus 100 15-Pay	CI Protect Plus 20
18 to 65	18 to 55	18 to 65	18 to 55

Issue Coverage Limits

CI Protect	CI Protect Plus
\$25,000 to \$75,000	\$25,000 to \$2,000,000

Premium Bands

Band	CI Protect	CI Protect Plus
1	\$25,000 to \$75,000	Up to \$99,999
2	N/A	\$100,000 - \$2,000,000

Policy Fee

The annual policy fee is \$50.00 (\$0 if a rider)

Method of Payment

Can be paid:

- Annually
- Monthly (through pre-authorized debit) – Modal factor: 0.09

Underwriting Risk Classifications

- Standard Non-smoker
- Standard Smoker
- Sub-standard

Smoker Rates

A smoker is considered someone who, in the past 12 months, has used more than 12 large cigars, or used any other tobacco, cigarette, e-cigarette, cigarillo, a pipe, chewing tobacco, nicotine patches or gum or betel nuts. Tobacco use includes use of small cigars (approximate diameter of cigarettes).

Users of marijuana and hashish may be considered with non-smoker rates if there has been no use of e-cigarettes, tobacco or nicotine in any form, in the last 12 months.

Multi-life Coverage (2 Lives) – Available for CI Protect Plus Only

Multi-life coverage is available for CI Protect Plus plans covering a maximum of 2 lives.

Conversion – Available for CI Protect Plus Only

Up to life insured's insurance age 65, CI Protect Plus 10 and CI Protect Plus 20 coverage can be converted to a CI Protect Plus 75 or CI Protect Plus 100 15-Pay coverage for the same coverage amount without providing evidence of insurability.

The following riders/benefits, if in-force at the time of conversion, can be included in the new CI Protect Plus 75 or CI Protect Plus 100 15-Pay coverage:

- Accidental Death and Dismemberment
- Waiver of Premium (if life insured is not totally disabled at the time of conversion)
- Return of Premium on Surrender or Maturity
- Return of Premium on Death

BUILT-IN BENEFITS

Benefit Payable on Death – Available for both CI Protect & CI Protect Plus

CI Protect and CI Protect Plus also include a built-in life insurance coverage with a fixed death benefit of \$1,000 payable if the life insured dies, from any cause, prior to the CI Protect Plus coverage terminating and without a critical illness benefit payout.

Non-Life Threatening Illness Benefit – Available for CI Protect Plus Only

Following a diagnosis of one of the six covered conditions and upon claims approval, the CI Protect Plus' Non-Life Threatening Illness Benefit pays a lump sum benefit of 15% of the CI Protect Plus coverage amount for the life insured.

The benefit is payable a maximum of two times up to a total benefit of \$50,000 for each CI Protect Plus coverage. Each payment of the benefit must be for a different covered condition under this benefit.

The six covered conditions, as defined in the contract provisions, are:

- Ductal breast cancer in situ
- Prostate cancer
- Coronary angioplasty
- Chronic lymphocytic leukemia
- Thyroid cancer
- Malignant melanoma

Payment of the Non-Life Threatening Illness Benefit will NOT reduce the CI Protect Plus coverage, and will not cause the CI Protect Plus coverage to terminate.

Medical Concierge Services – Available for CI Protect Plus Only

A non-contractual remote medical opinion service offered at no additional cost with CI Protect Plus plans only. Empire Life is proud to offer their medical concierge services through MedExtra Inc., a physician-lead Canadian organization that has been helping Canadians manage their health problems with the care they need to overcome gaps in Canadian healthcare today.

Rule-Out Critical Illness provides support information and guidance to accelerate the definitive diagnosis of a covered condition. Even if your doctor only suspects you have a covered condition, access to our concierge service at no additional cost is still available.

Remote Second Opinion is a multi-disciplinary case review by top specialists in Canada, at US Centres of Excellence or worldwide to confirm diagnosis or suggest the most up-to-date treatment and possible alternatives.

Critical Illness Care Management provides high level physician and nurse assistance underpinned by robust administrative support, for priceless peace-of-mind throughout the treatment and recovery period.

RETURN OF PREMIUM ON SURRENDER OR MATURITY RIDER – AVAILABLE FOR CI PROTECT PLUS ONLY

With this optional Return of Premium on Surrender or Maturity Rider (ROPS/M), if there is no CI Protect Plus critical illness benefit paid:

- For CI Protect Plus 10/20/75, the policy owner can get a percentage of the premiums returned if the CI Protect Plus coverage is surrendered. The percentage will reach 100% at age 75.
- For CI Protect Plus 100 15-Pay, the policy owner can get 100% of the premiums returned on and after the 15th anniversary if the CI Protect Plus 100 15-Pay coverage is surrendered.

Issue Ages

18 to 55 (age nearest)

Features

- Can be added to CI Protect Plus coverage at issue only
- Can be included during conversion to the new CI Protect Plus 75 or CI Protect Plus 100 15-Pay coverage providing the CI Protect Plus 10 or 20 coverage has a ROPS/M rider
 - Eligible premiums paid prior to conversion will be included in the ROPS/M benefit calculation for the new CI Protect Plus coverage

ROP Benefit Eligibility

- No CI Protect Plus critical illness benefit has been paid, **and**:
 - **For all CI Protect plus 10/20/75**: the coverage is in-force for a minimum of 15 years and the insurance age of life insured is at least 60
 - **For CI Protect Plus 100 15-Pay**: the coverage is in-force for a minimum of 15 years

Eligible Premiums

Eligible premiums used to determine the ROPS/M benefit include:

- CI Protect Plus coverage premiums, including medical extras and the policy fee if the CI Protect Plus is a base coverage
- Premiums paid for the ROPS/M rider, and if selected, Return of Premium on Death Rider
- If the CI Protect Plus coverage was converted from a coverage that had ROP, premiums for the coverage that was converted
- Waived premiums under the Waiver of Premium benefit.

Note that, if the CI Protect Plus coverage is a rider, premiums paid for other riders, additional benefits, flat extras and policy fee will NOT be included in the ROPS/M benefit calculation.

% of Eligible Premiums Returned – CI Protect Plus 10/20/75

Life Insured's Attained Age	Percentage
60 – 64	70%
65 – 69	80%
70 – 74	90%
75	100%

% of Eligible Premiums Returned – CI Protect Plus 100 15-Pay

Coverage anniversary	Percentage
1 st to 14 th anniversary	0%
15 th anniversary and after	100%

For Reduction of Coverage Amount (Partial Surrender)

If, at any time, a partial surrender is requested, the ROPS/M benefit will be calculated based only on the eligible premiums paid with respect to the reduced coverage amount as if the reduced coverage amount existed as at the date the CI Protect Plus coverage took effect.

If a partial surrender is requested:

- after the 15th anniversary for a CI Protect Plus 100 15-Pay coverage, or
- after the later of the life insured's insurance age 60 and the 15th anniversary for a CI Protect Plus 10/20/75 coverage, a partial ROPS/M benefit will automatically be paid to the policy owner. The partial ROPS/M benefit will be calculated based on the eligible premiums paid with respect to the surrender coverage amount up to the date the partial surrender takes effect. Any future ROPS/M benefit calculation will be determined as stated in the first paragraph.

RETURN OF PREMIUM ON DEATH RIDER

With this optional Return of Premium on Death rider (ROPD), If the life insured dies before becoming eligible for the CI Protect Plus critical illness benefit, the designated beneficiary will receive a benefit equal to the sum of eligible premiums paid for the CI Protect Plus coverage.

Issue Ages (age nearest)

CI Protect Plus 10, CI Protect Plus 75 & CI Protect Plus 100 15-Pay: 18 - 65

CI Protect Plus 20: 18 - 55

Features

- Can be added to CI Protect Plus coverage at issue only
- Can be included during conversion to the new CI Protect Plus 75 or CI Protect Plus 100 15-Pay coverage providing the CI Protect Plus 10 or 20 coverage has a ROPD rider
 - Eligible premiums paid prior to the conversion will be included in the ROPD benefit calculation for the new CI Protect Plus coverage

ROPD Benefit Eligibility

- No CI Protect Plus critical illness benefit has been paid
- ROPD rider is in-force at the time of claim

Eligible Premiums

Eligible premiums for the ROPD benefit include:

- CI Protect Plus coverage premiums, including medical extras and the policy fee if the CI Protect Plus is a base coverage
- Premiums paid for the ROPD rider, and if selected, the Return of Premium on Surrender or Maturity Rider
- If the CI Protect Plus coverage was converted from a coverage that had ROPD, premiums for the coverage that was converted
- Waived premiums under the Waiver of Premium benefit

Note that premiums paid for the other riders or additional benefits, flat extras and policy fee if the CI Protect Plus coverage is a rider, will not be included in the ROPD benefit.

For Reduction (Partial Surrender) or Cancellation of Coverage Amount

If the CI Protect Plus coverage is cancelled, no ROPD benefit will be payable at the time of cancellation.

If a partial surrender is requested for the CI Protect Plus coverage with a ROPD rider, the eligible premiums paid for the reduced coverage amount would be used to calculate the ROPD benefit (i.e. as if the reduced coverage amount had always been since the coverage was issued).

ADDITIONAL BENEFITS — AVAILABLE FOR CI PROTECT PLUS ONLY

For more details, refer to our Additional Riders & Benefits Summary Guide (INS-722).

Waiver of Premium

- Issue ages: 18 - 55
- If selected must be added to all riders and additional benefits.
- Benefit duration if the disability occurs:
 - Prior to age 60 – premiums are waived for the duration of the disability.
 - Between ages 60 to 65 – premiums are waived during the disability to age 65 or two years, whichever is longer.

Accidental Death & Dismemberment

- Issue ages: 18 - 55
- Minimum option \$10,000; maximum is the lesser of \$250,000 and the total sum insured.

Children's Life Rider

- Issue ages: 18 - 60 for the life insured; 15 days – 17 for each child insured
- Minimum option \$1,000; maximum \$25,000 per child.
- Coverage expires at age 21.
- Provides life insurance protection to each child in the family for one inclusive premium.
- Additional children are automatically covered, with no increase in premium, after they reach the age of 15 days.

Children's Critical Illness (CI) Rider

- Issue ages: 18 - 55 for the life insured; 0 - 17 for each child insured
- Family rider that covers all eligible children to a maximum of \$50,000 per child.
- Covers 15 critical illnesses:

Covered critical illnesses	
Autism	Renal Failure
Benign Brain Tumour	Life-Threatening Cancer
Blindness	Failure of a Vital Organ Requiring Transplant
Cerebral Palsy	Transplant of a Vital Organ
Cystic Fibrosis	Muscular Dystrophy
Deafness	Paralysis
Type 1 Diabetes Mellitus	Specific Congenital Defects
Down's Syndrome (Chromosome 21)	

- Eligible children include natural born children, adopted children and stepchildren. All living children will be underwritten at issue. Adopted children and stepchildren are underwritten when added to the rider.

AVAILABLE RIDERS

- Solution Series plans
- CI Protect Plus plans

The Empire Life Insurance Company

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The Empire Life Insurance Company (Empire Life) is a proud Canadian company that has been in business since 1923. We offer individual and group life and health insurance, investment and retirement products, including mutual funds through our wholly-owned subsidiary Empire Life Investments Inc.

Empire Life is among the top 10 life insurance companies in Canada¹ and is rated A (Excellent) by A.M. Best Company². Our mission is to make it simple, fast and easy for Canadians to build wealth, generate income, and achieve financial security.

Follow us on social media @EmpireLife or visit www.empire.ca for more information.

¹ Based on total assets as reported in December 31, 2019 OSFI filings.

² As at June 24, 2020. For the latest rating, access www.ambest.com.

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