



# EMPIRE LIFE CI PROTECT PLUS<sup>®</sup>

Critical Illness Insurance  
Product Summary

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Insurance & Investments  
Simple. Fast. Easy.<sup>®</sup>



# CRITICAL ILLNESS INSURANCE – EMPIRE LIFE CI PROTECT PLUS®

<b>Plan Type</b>	<p>CI Protect Plus 10 – 10-year renewable and convertible critical illness insurance to age 75 with guaranteed premiums that increase every 10 years</p> <p>CI Protect Plus 20 – 20-year renewable and convertible critical illness insurance to age 75 with guaranteed premiums that increase every 20 years</p> <p>CI Protect Plus 75 – Critical illness insurance to age 75 with guaranteed level premiums</p> <p><b>new</b> CI Protect Plus 100 15-Pay – Critical illness insurance to age 100 with guaranteed level premiums payable for the first 15 years</p>
<b>Plan Description</b>	<p>Upon claims approval, Empire Life CI Protect Plus critical illness insurance provides a lump sum benefit if the life insured is diagnosed with one of the 25 covered conditions</p>
<b>Issue Ages (Age nearest)</b>	<ul style="list-style-type: none"> <li>• CI Protect Plus 10 – 18 to 65</li> <li>• CI Protect Plus 20 – 18 to 55</li> <li>• CI Protect Plus 75 – 18 to 65</li> <li>• CI Protect Plus 100 15-Pay – 18 to 65</li> </ul>
<b>Coverage amount</b>	<p>\$25,000 – \$2,000,000</p>
<b>Coverage Types</b>	<ul style="list-style-type: none"> <li>• Single</li> <li>• Multi-Life (maximum 2 lives)</li> </ul>
<b>Coverage Duration</b>	<ul style="list-style-type: none"> <li>• CI Protect Plus 10/20/75: To age 75</li> <li>• CI Protect Plus 100 15-Pay: To age 100</li> </ul>
<b>Covered Illnesses</b>	<p>25 conditions (as defined in the insurance contract):</p> <ul style="list-style-type: none"> <li>• Aortic Surgery</li> <li>• Aplastic Anemia</li> <li>• Bacterial Meningitis</li> <li>• Benign Brain Tumour</li> <li>• Blindness</li> <li>• Cancer (Life Threatening)</li> <li>• Coma</li> <li>• Coronary Artery Bypass Surgery</li> <li>• Deafness</li> <li>• Dementia including Alzheimer’s Disease</li> <li>• Heart Attack</li> <li>• Heart Valve Replacement or Repair</li> <li>• Kidney Failure</li> <li>• Loss of Independent Existence</li> <li>• Loss of Limbs</li> <li>• Loss of Speech</li> <li>• Major Organ Failure on Waiting List</li> <li>• Major Organ Transplant</li> <li>• Motor Neuron Disease</li> <li>• Multiple Sclerosis</li> <li>• Occupational HIV Infection</li> <li>• Paralysis</li> <li>• Parkinson’s Disease and Specified Atypical Parkinsonian Disorders</li> <li>• Severe Burns</li> <li>• Stroke</li> </ul>
<b>Premium Bandings</b>	<p>Band 1: \$25,000 – \$99,999                      Band 2: \$100,000 – \$2,000,000</p>
<b>Annual Policy Fee</b>	<p>\$50 (as a rider: \$0)</p>
<b>Monthly Modal Factor</b>	<p>0.09</p>
<b>Waiting Period</b>	<p>30 days unless otherwise noted in the insurance contract</p>
<b>Conversion</b>	<p>To age 65 – CI Protect Plus 10 &amp; CI Protect Plus 20 can be converted to CI Protect Plus 75 or CI Protect Plus 100 15-Pay</p>
<b>Underwriting Classifications</b>	<ul style="list-style-type: none"> <li>• Standard non-smoker &amp; standard smoker (Substandard rates are available)</li> </ul>
<b>Additional Benefits</b>	<ul style="list-style-type: none"> <li>• Waiver of Premium</li> <li>• Accidental Death and Dismemberment</li> <li>• Children’s Life Rider</li> <li>• Children’s CI Rider</li> </ul>
<b>Riders Available (subject to business rules)</b>	<ul style="list-style-type: none"> <li>• Solution Series plans (Term &amp; Permanent)</li> <li>• CI Protect Plus plans</li> </ul>

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## Optional – Return of Premium on Surrender or Maturity Rider (ROPS/M)

- Issue ages: 18 – 55 (age nearest)
- Can be added at issue only
- For multi-life cases, ROPS/M may be added to one or both lives
- For CI Protect Plus base coverage with a CI Protect Plus rider, ROPS/M may be added to the base coverage and/or the rider
- Eligible premiums used to determine ROPS/M benefit includes:
  - CI Protect Plus premiums, including medical extras and the policy fee if the CI Protect Plus is the base coverage
  - Premiums for the ROPS/M rider, and if selected, premiums for the ROPD rider
  - If the CI Protect Plus coverage was converted from a coverage that had ROPS/M, premiums for the coverage that was converted
  - Waived premiums under the Waiver of Premium benefit
- The following is excluded from the ROPS/M benefit calculation:
  - Premiums for any other riders or additional benefits, flat extras and policy fee if the CI Protect Plus coverage is a rider
- If added to CI Protect Plus 10/20/75 plans, ROPS/M Benefit will be paid if the CI Protect Plus coverage is in force and the owner submits a written request any time after the later of the life insured's attained age 60 and the 15th policy anniversary for the coverage, or at life insured's age 75 when the ROPS/M expires if no ROPS/M benefit has been paid
- If added to CI Protect Plus 100 15-Pay plan, ROPS/M Benefit will be paid if the CI Protect Plus coverage is in force and the owner submits a written request any time after the later of the 15th policy anniversary for the coverage, or at life insured's age 100 when the ROPS/M expires if no ROPS/M benefit has been paid
- The ROPS/M benefit is a percentage of the premiums paid determined based on the attained age of the life Insured as indicated in the chart below

If Added to CI Protect Plus 10/20/75:		If Added to CI Protect Plus 100 15-Pay: <span style="background-color: #0070C0; color: white; padding: 2px;">new</span>	
Life Insured's Attained Age	Percentage	Coverage anniversary	Percentage
60 – 64	70%	1st to 14th anniversary	0%
65 – 69	80%	15th anniversary and after	100%
70 – 74	90%		
75	100%		

## Optional – Return of Premium on Death Rider (ROPD)

- Issue ages (age nearest):
  - CI Protect Plus 10 – 18 to 65
  - CI Protect Plus 20 – 18 to 55
  - CI Protect Plus 75 – 18 to 65
  - CI Protect Plus 100 15-Pay – 18 to 65
- Can be added at issue only
- For multi-life cases, ROPD may be added to one or both lives
- For CI Protect Plus base coverage with a CI Protect Plus rider, ROPD may be added to the base coverage and/or the rider
- If the life insured dies before becoming eligible for the CI Protect Plus critical illness benefit, this rider will provide the designated beneficiary a benefit equal to the sum of eligible premiums paid for the CI Protect Plus coverage. Eligible premiums to be included in the ROPD benefit:
  - CI Protect Plus premiums, including medical extras and the policy fee if the CI Protect Plus is a base coverage
  - Premiums for the ROPD rider, and if selected, premiums for the ROPS/M rider
  - If the CI Protect Plus was converted from a coverage that had ROPD, premiums for the coverage that was converted
  - Waived premiums under the Waiver of Premium benefit
- The following is excluded from the ROPD benefit calculation:
  - Premiums for any other riders or additional benefits, flat extras and policy fee if the CI Protect Plus coverage is a rider

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## Built-in Benefits

### Benefit Payable on Death

Life insurance coverage with a fixed death benefit \$1,000 will be 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

- Upon life insured's diagnosis of one of the six covered illnesses and claims approval, this benefit pays 15% of the CI Protect Plus coverage amount for the life insured, to a maximum of two payments providing the second payment must be for a different covered illness under this benefit
- The maximum benefit payment is \$50,000 in total for each CI Protect Plus coverage
- A Critical Illness benefit paid under the CI Protect Plus coverage will NOT be reduced by the payment of this benefit
- Covers 6 illnesses:
  - Ductal breast cancer in situ
  - Prostate cancer
  - Coronary Angioplasty
  - Chronic lymphocytic leukemia
  - Thyroid cancer
  - Malignant melanoma

### Medical Concierge Services (non-contractual)

- Empire Life has partnered with MedExtra Inc. to provide medical opinion services and information before and after diagnosis. Services include:
  - Rule-Out Critical Illness (pre-diagnosis services)
  - Remote Second Opinion
  - Critical Illness Care Management

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For full details on plan features, please refer to the policy contract. To find out more about Empire Life CI Protect Plus, contact your Account Executive or call our sales centre at 1 866 894-6182.

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