

# EMPIRE LIFE INFORMATION CIRCULAR

**DATE:** June 21, 2011

**Nº. 2011-14**

**CATÉGORIE :** LIFE INSURANCE

**TO :** Managing General Agents, Associate General Agents, Brokers,  
General Agents, Independent Financial Advisors and National Accounts

**SUBJECT :** **Changes to Optimax and level cost Solution plans**

As part of the ongoing changes to our product lines, we are making further rate increases and changes to our whole life non-participating and participating product lines. These changes will take effect July 11, 2011.

We have frequently referred to current market conditions and forecasts calling for continued low, long-term interest rates. This is driving the need to increase long term, guaranteed, insurance rates in Canada.

These latest changes are a natural progression of our commitment to ensuring the viability of all our products for all stakeholders with Empire Life. As part of these changes, we will be releasing the latest version of our illustration software Envision 8.9, which will include software fixes and improvements, new reports and the removal of products no longer available for sale.

Also included will be the release of our new underwriting requirements that have been dramatically improved for both our life and health plans.

Look for details on each of these changes and our transition rules coming soon in separate information circulars.

**References:** **Cameron Walker**, Product Development Manager, Retail Insurance Products and Marketing

