

# EMPIRE LIFE INFORMATION CIRCULAR

**DATE:** January 23, 2012

**Nº. 2012-01**

**CATEGORY :** INSURANCE

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

**SUBJECT :** **Advance notice of rate and product changes to be announced next month**

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As part of the continuing low interest rate environment, Canadian insurers are re-evaluating their ability to offer long-term guaranteed features and rates. As a continuation of our review process, Empire Life will introduce rate and product changes with an expected implementation the latter part of February 2012. These changes are focused upon improving the viability of our long term insurance solutions with a focus on level cost of insurance within universal life, Solution 100, and 20 Pay Solution non-participating whole life plans.

Details about these changes, including transition rules, will be communicated in the next 2-3 weeks.

**Reference** **Peter Wouters**, Director, Retail Insurance Products & Marketing and Director, Tax & Estate Planning