



POWER OF MAXIMIZING PAR



Target Market

- Clients wanting competitively priced permanent insurance
- Anyone adverse to managing their own investments



Client Benefits

- Early cash values with guarantees
- Increasing coverage for inflation
- Excellent track record of paying dividends
- Guaranteed 20-Pay option available

Strategy in Action

Stephanie is a 35 year old, healthy female non-smoker



Total life insurance coverage need is \$145,000



Would like the monthly budget to be under \$250 per month



Prefers coverage with future cash values



Wants coverage paid-up in 20 years

Solution

EstateMax 20 Pay
\$145,000

with Paid Up Additions

\$249.71
per month for 20 years¹

\$68,573
guaranteed cash surrender value after 30 years¹



Average monthly savings versus Top 3 competitors²



Advisor Benefits

- Opportunity for great coverage and cash values for your clients
- Affordable participating insurance for your clients
- Offers you competitive compensation

► By using the Paid-up Additions dividend option on our participating plans, your clients can enjoy increasing cash values and coverage amount on their permanent life insurance. For more information contact your regional sales representative or our sales centre at salescentre@empire.ca or call 1 866 894-6182.

FOR ADVISOR USE ONLY

¹ Empire Life figures based on pricing available on Envision 10.6 as of November 2016. Illustration assumes standard risk female, age 35, non-smoker. ² Compares our planned monthly premium to the average monthly premium of our three main competitors premiums for participating whole life insurance for the same individual as of October 2016.

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BUNDLING WITH ONE POLICY



Target Market

- Families interested in savings
- Families with multiple insurance needs



Client Benefits

- Simple management under one policy
- One administration fee for all coverages
- Each coverage is independent

Strategy in Action

Anne is a 27 year old, healthy female non-smoker



Total life insurance need is \$1,000,000 with \$200,000 in critical illness protection



20% of the life coverage allocated for estate planning needs



Keep initial premium less than \$200 per month

Solution

Optimax Wealth 100

\$200,000

(maximum Enhanced Coverage)

\$195 per month initial premium¹

Solution 20

\$800,000

CI Protect Plus

\$200,000



Annual admin fee savings²



Advisor Benefits

- Save your clients money
- Opportunity for you to up-sell in the future
- Allows you to provide an all-in-one customized insurance plan
- Your clients can terminate a coverage without collapsing policy

▶ By adding more coverages, your clients can save more on admin fees! For more information contact your regional sales representative or our sales centre at salescentre@empire.ca or call 1 866 894-6182.

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¹ Empire Life initial premium is based on available pricing (Envision 10.7) as of December 2016. Illustration assumes a healthy female, age 27, non-smoker. ² Annual savings represents the admin fees saved if each coverage was issued separately. The information in this document is for general information purposes only.

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