



# EMPIRE LIFE OPTIMAX WEALTH® 8 PAY

Do you have clients who need permanent life insurance now and like the idea of using the cash surrender values from their policy to help fund their retirement but are concerned about risks? Empire Life Optimax Wealth® 8 Pay may be the product these clients are looking for!



**It's all about the Guarantees!** Optimax Wealth 8 Pay provides:

- 8 year Premium Payment Period – Guaranteed!
- Base Coverage Amount – Guaranteed!
- Cash Surrender Values – Guaranteed!



**Did you know?**

The Total Cash Surrender Values @ the 10<sup>th</sup> policy anniversary equal approximately 100% of total premiums paid<sup>1</sup>! And 93% of those Total Cash Surrender values could be guaranteed<sup>2</sup>!!

**Talk to your Empire Life Account Executive about Optimax Wealth 8 Pay and how it can be part of a client's retirement plan today!**

<sup>1</sup> Based on the average of the guaranteed and non-guaranteed Cash Surrender Values and total premiums paid at end of year 10 for Optimax Wealth 8 Pay policies with Paid-Up Addition dividend option, with an annual premium of \$30,000.00 issued on Male and Female, Smoker and Non-Smoker life insureds, ages 30-65, and assumes dividends are declared each year using Empire Life's current dividend scale, which is not guaranteed.

<sup>2</sup> Guaranteed Cash Values average percentage of the Total Cash Surrender Values for average Optimax Wealth 8 Pay policies issued on Male and Female, Smoker and Non-Smoker life insureds insurance ages ranging from 30 – 65. Percentage range 91% - 95%.

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