

New  
Solution 30

**SOLUTION  
SERIES**



# SOLUTION SERIES<sup>®</sup>

## Term & Permanent Life Insurance

SOLUTION ART<sup>™</sup>

SOLUTION 10<sup>™</sup>

SOLUTION 20<sup>™</sup>

SOLUTION 30<sup>™</sup>

SOLUTION 100<sup>™</sup>

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





## SOLUTION SERIES

The Solution Series from The Empire Life Insurance Company (Empire Life) is designed to provide affordable, flexible non-participating life insurance for a wide range of protection needs.

### **Solution ART**

Solution ART is a renewable and convertible term life insurance product with guaranteed initial and renewal premiums. Unlike traditional ART plans, where premiums increase annually starting at year 2, Solution ART premiums remain the same for the first (3) policy years. Starting at year 4, premiums increase yearly to age 85 and then remain level to age 100. At age 100 the coverage becomes fully paid-up.

### **Solution 10 / Solution 20**

Solution 10 and Solution 20 are renewable and convertible term life insurance products with guaranteed initial and renewal premiums. Premiums remain the same for each term. At the end of each term, the coverage renews automatically and the premiums increase. For Solution 10, premiums increase every 10 years until the renewal after age 75 and then remain level to age 100. For Solution 20, premiums increase every 20 years until the renewal after age 65 and then remain level to age 100. At age 100, both coverages become fully paid-up.



**Preferred and Elite premium rates are available for coverage amounts of \$500,000 and up. These risk classes offer premium discounts on these coverages if the life insured meets our Elite or Preferred risk class underwriting criteria.**

**new**

### **Solution 30**

Solution 30 is a renewable and convertible term life insurance product with guaranteed initial and renewal premiums. Premiums remain the same for the first 30 years. Starting at year 31, premiums increase yearly to age 85, and thereafter, remain level to age 100. At age 100, the coverage becomes fully paid-up.

### **Solution 100**

Solution 100 is a permanent life insurance product with guaranteed premiums payable to age 100 and guaranteed cash surrender values that start after the 4th year. At age 100, the coverage becomes fully paid-up. This product is specifically designed for clients who need lifetime protection at an affordable level premium to age 100.

# SIMPLE AFFORDABLE FLEXIBLE...

## PLAN DETAILS

	Solution ART	Solution 10/20	Solution 30	Solution 100
<b>Plan description</b>	Annual renewable and convertible term life insurance with guaranteed premium rates	10-year term or 20-year term renewable and convertible life insurance with guaranteed premium rates	30-year term, then annual renewable and convertible term life insurance with guaranteed premium rates	Permanent life insurance with guaranteed premium rates, reduced paid-up and cash surrender values
<b>Target audience</b>	<ul style="list-style-type: none"> <li>• Temporary life insurance coverage at a low cost</li> <li>• Plan to improve health status or switch to a longer-term or permanent solution</li> </ul>	Short or longer-term life insurance coverage for a variety of needs including: <ul style="list-style-type: none"> <li>• Paying mortgages, debts</li> <li>• Small business planning</li> </ul>	Long-term life insurance coverage for a variety of needs including: <ul style="list-style-type: none"> <li>• Paying mortgages, debts &amp; final expenses</li> <li>• Family income replacement</li> </ul>	<ul style="list-style-type: none"> <li>• Affordable permanent life insurance coverage with no premium changes</li> <li>• Access to cash surrender values for emergency needs starting after 4th policy year</li> </ul>
<b>Issue Ages (age nearest)</b>	18 to 65	Solution 10: 18 to 75 Solution 20: 18 to 65	18 to 55	0–75 years
<b>Coverage duration</b>	Lifetime coverage, fully paid-up at age 100	Lifetime coverage, fully paid-up at age 100	Lifetime coverage, fully paid-up at age 100	Lifetime coverage, fully paid-up at age 100
<b>Minimum coverage</b>	\$25,000	\$25,000 up to age 65 \$10,000 for ages 66 to 75	\$25,000	\$25,000 up to age 65 \$10,000 for ages 66 to 75
<b>Maximum coverage</b>	\$499,999	\$10,000,000	\$10,000,000	\$10,000,000
<b>Underwriting Classification</b>	<b>All amounts</b> <ul style="list-style-type: none"> <li>• Standard non-smoker</li> <li>• Standard smoker</li> </ul>	<b>All amounts</b> <ul style="list-style-type: none"> <li>• Standard non-smoker</li> <li>• Standard smoker</li> </ul> <b>\$500,000 and up</b> <ul style="list-style-type: none"> <li>• Elite non-smoker</li> <li>• Preferred non-smoker</li> <li>• Preferred smoker</li> </ul>	<b>All amounts</b> <ul style="list-style-type: none"> <li>• Standard non-smoker</li> <li>• Standard smoker</li> </ul> <b>\$500,000 and up</b> <ul style="list-style-type: none"> <li>• Elite non-smoker</li> <li>• Preferred non-smoker</li> <li>• Preferred smoker</li> </ul>	<b>All amounts</b> <ul style="list-style-type: none"> <li>• Standard non-smoker</li> <li>• Standard smoker</li> </ul>
<b>Coverage Type</b>	<ul style="list-style-type: none"> <li>• Single life</li> <li>• Joint First-to-die (2 lives)</li> <li>• Joint Last-to-die (2 lives)</li> <li>• Multi-life (2 lives)</li> </ul>	<ul style="list-style-type: none"> <li>• Single life</li> <li>• Joint First-to-die (2 lives)</li> <li>• Joint Last-to-die (2 lives)</li> <li>• Multi-life (2 lives)</li> </ul>	<ul style="list-style-type: none"> <li>• Single life</li> <li>• Joint First-to-die (2 lives)</li> <li>• Joint Last-to-die (2 lives)</li> <li>• Multi-life (2 lives)</li> </ul>	<ul style="list-style-type: none"> <li>• Single life</li> <li>• Joint First-to-die (2 lives)</li> <li>• Joint Last-to-die (2 lives)</li> <li>• Multi-life (2 lives)</li> </ul>

# PLAN DETAILS

	Solution ART	Solution 10/20	Solution 30	Solution 100
<b>Premium</b>	Guaranteed premium rates with no increases for the first three years, then increases every year, with the last premium increase occurring on the premium renewal at age 85.	<b>For Solution 10</b> Guaranteed premium rates that increase every 10 years with the last premium increase occurring on the premium renewal after age 75.  <b>For Solution 20</b> Guaranteed premium rates that increase every 20 years with the last premium increase occurring on the premium renewal after age 65.	Guaranteed premium rates for the first 30 years, then increases every year, with the last premium increase occurring at age 85.	Guaranteed level premium rates to age 100
<b>Premium Banding</b>	Under \$100,000 \$100,000 – \$249,999 \$250,000 – \$499,999	Under \$100,000 \$100,000 – \$249,999 \$250,000 – \$499,999 \$500,000 – \$999,999 \$1,000,000 +	Under \$100,000 \$100,000 – \$249,999 \$250,000 – \$499,999 \$500,000 – \$999,999 \$1,000,000 +	Under \$100,000 \$100,000 – \$249,999 \$250,000 – \$499,999 \$500,000 +
<b>Annual policy fee</b>	Base plan: \$50, Rider: \$0	Base plan: \$50, Rider: \$0	Base plan: \$50, Rider: \$0	Base plan: \$50, Rider: \$0
<b>Monthly modal factor</b>	0.09	0.09	0.09	0.09
<b>Conversion</b>	Up to age 75	Up to age 75	Up to age 75	Not convertible
<b>Conversion options</b>	<ul style="list-style-type: none"> <li>• Solution 100</li> <li>• EstateMax®</li> <li>• Optimax Wealth®</li> </ul>	<ul style="list-style-type: none"> <li>• Solution 100</li> <li>• EstateMax</li> <li>• Optimax Wealth</li> </ul>	<ul style="list-style-type: none"> <li>• Solution 100</li> <li>• EstateMax</li> <li>• Optimax Wealth</li> </ul>	None
<b>Policy values</b>	Not available	Not available	Not available	Guaranteed cash surrender and reduced paid-up values after the 4th year
<b>Available benefit riders</b>	<ul style="list-style-type: none"> <li>• Waiver of Premium</li> <li>• Guaranteed Insurability</li> <li>• AD&amp;D</li> <li>• Children's Life Rider</li> <li>• Children's Critical Illness Rider</li> </ul>	<ul style="list-style-type: none"> <li>• Waiver of Premium</li> <li>• Guaranteed Insurability</li> <li>• AD&amp;D</li> <li>• Children's Life Rider</li> <li>• Children's Critical Illness Rider</li> </ul>	<ul style="list-style-type: none"> <li>• Waiver of Premium</li> <li>• Guaranteed Insurability</li> <li>• AD&amp;D</li> <li>• Children's Life Rider</li> <li>• Children's Critical Illness Rider</li> </ul>	<ul style="list-style-type: none"> <li>• Waiver of Premium</li> <li>• Payor Waiver of Premium</li> <li>• Guaranteed Insurability</li> <li>• AD&amp;D</li> <li>• Children's Life Rider</li> <li>• Children's Critical Illness Rider</li> </ul>
<b>Available insurance riders</b>	Solution Series CI Protect & CI Protect Plus	Solution Series CI Protect & CI Protect Plus	Solution Series CI Protect & CI Protect Plus	Solution Series CI Protect & CI Protect Plus

## FOR ADVISOR USE ONLY

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