



# Why choose between term and permanent life insurance?

Empire Life provides a smart, simple solution for your changing needs.

The Empire Life Insurance Company (Empire Life) offers individual and group life and health insurance, investment and retirement products. Our mission is to make it simple, fast and easy for Canadians to build wealth, generate income, and get the insurance and group benefits coverage they need.

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**Insurance & Investments**  
**Simple. Fast. Easy.®**

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E-0758-EN-11/17



## SOLUTION 10, 20 & 30 INSURANCE

Life insurance solution for short term and permanent needs



Life insurance is an integral part of most financial plans, and there are options covering your short term and permanent life insurance needs.

Permanent needs include estate protection, legacy building, income replacement or final expenses. Permanent insurance costs are typically higher, but coverage and price remain level to age 100.

Temporary needs include covering mortgage payments and personal or business loans, or income replacement. Term insurance costs are typically inexpensive for the first term, but increase each renewal period and terminate at a certain age.

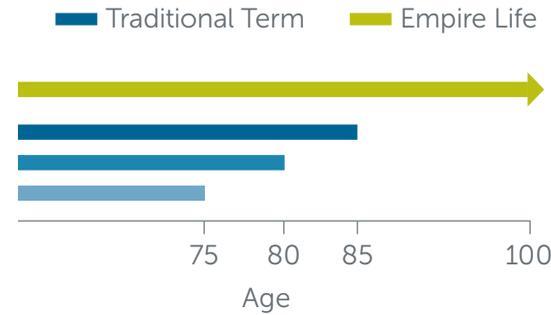
**For many people, insurance needs change, but the need for life insurance doesn't.**

**Our Solution 10, 20 & 30 term insurance plans stand out among the term life insurance offered in Canada. Providing 10, 20 and 30 year renewal terms with guaranteed coverage and premiums for each term, which means you can pick the term that best suits your needs and budget, and you have the option of keeping the coverage for as long as you need it.**

## What makes us better

### Lifetime protection

Simply put, Solution 10, 20 & 30 provide insurance coverage for life. We believe that coverage that ends at age 75, 80 or 85 may not fit your changing insurance needs. Missing a conversion deadline or changes to product availability could leave you without future protection if your term policy terminates. Our Solution 10, 20 or 30 coverage can continue for your entire life. And at age 100, our term plans become fully paid-up.



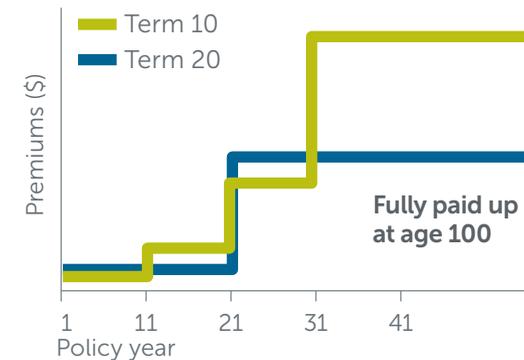
### Guaranteed Rates

**Solution 10** rates increase every 10 years and the last premium increase occurs on the premium renewal after age 75.

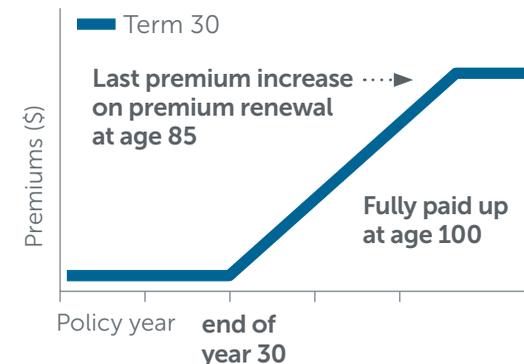
**Solution 20** rates increase every 20 years and the last premium increase occurs on the premium renewal after age 65.

**Solution 30** rates remain the same for the first 30 years. Starting in year 31, premiums increase yearly to age 85, and remain the same thereafter.

These term plans become paid-up at age 100, and you will have peace of mind knowing your insurance costs are guaranteed for each term as stated in your contract.



Sample case shown assuming an insured with issue age of 46.



## Standard features

Solution 10, 20 & 30 allow for full or partial conversion, up to age 75, to any eligible permanent life plan from Empire Life. They can be bought separately or added as a rider to any Solution Series® coverage. That means you can even add a Solution 10 or Solution 20 rider to a Solution 30 coverage or vice versa. You can also add these term plans to Optimax Wealth® or EstateMax® (permanent, participating life insurance) plans.

## Preferred underwriting for coverages of \$500,000 & up

We recognize not everyone's health situation is the same, so why group everyone into just one or two rate classes? Our underwriting team will assess you based on various factors including blood pressure, cholesterol, medical records and family history. If you meet our criteria for either Elite or Preferred risk class, you may be eligible for lower premium rates for Solution 10, 20 and 30 plans with savings on initial premiums up to 39%\*.

\* Preferred and Elite initial premium rates for eligible Solution 10, 20 & 30 coverages are lower than our Standard initial rates for the same coverage by a range of 3% to 39% as of November 29, 2017. Actual savings will vary based on coverage, coverage amount, risk class, age and gender of the insured.