



CORPORATE LEGACY BUILDER

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Presentation For
Client One

Prepared By:
My Advisor
My Insurance Agency
123 Any Street
Suite 200
Anytown, ON L1L 1L1
999-999-9999
888-888-8888
777-777-7777 (fax)
my.advisor@advisor.ca
<http://www.vortexsoft.com>

What is the Corporate Legacy Builder?

Corporate Legacy Builder is a strategy that gives business owners an opportunity to grow passive assets and/or surplus profits within an insurance policy on a tax-deferred basis. This alternative to traditional investments is designed to provide a business with funds that can be paid tax-free to shareholders or their estates when a business owner or key person dies. The business can also access cash for business needs while the owner or key person is alive.

“ Providing funds that can be paid tax free to shareholders using your company’s surplus profits”

Under current tax laws, when a business insures one of its owners or a key person and the insured person dies, the company receives the insurance proceeds tax-free and is entitled to credit its capital dividend account with an amount equal to the insurance proceeds minus the adjusted cost basis of the policy. Credits in the company’s capital dividend account can be paid out to its shareholders tax-free.

This strategy is best suited for client ages 50+ who own corporations with large retained earnings that sit in or can be moved to holding companies, investment or management companies and need liquid dollars if they or a key person dies, to fund buy sell agreements, cover collateral arrangements and bank loans and/or capital gains liabilities.

How the Corporate Legacy Builder works?

Holding Companies are often set up to protect retained earnings of the operating company from potential liabilities. Excess funds are transferred from the operating company to the holding company to maintain the small business status of the operating company and allow it to remain eligible for lower tax rates.

The Corporate Legacy Builder strategy uses a portion of retained earnings (passive assets) to fund a life insurance contract to take advantage of tax-sheltered growth inside the life insurance contract.

The strategy capitalizes on the tax-free payment of life insurance proceeds to the company on the death of the person insured and minimizes Capital Gains tax. Companies can also take advantage of the Corporate Capital Dividend Account to pay the insurance proceeds less the adjusted cost basis of the policy tax-free to its shareholders. This is in contrast to the personal tax rates that apply when regular dividends are paid to shareholders.

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The Corporate Legacy Builder Strategy

The Opportunity

Business owners benefit from the ability to grow corporate assets on a tax-deferred basis within a life insurance policy during their lifetime.

They are able to access cash while they are alive for business needs such as key person, debts and buy sell agreements. The tax-free life insurance proceeds received by the company at death can be paid out to the business owner's estate and used to fund donations to charity or leave a legacy for heirs.

The strategy provides an effective mechanism to remove funds from the holding company and can be used to optimize the business owners estate value at death by reducing capital gains exposure. This is accomplished by using corporate assets to fund life insurance.

The Fair Market Value of corporate shares immediately prior to death only reflects the cash surrender values of corporate owned life insurance immediately prior to death (as described in Subsection 70(5.3) of the Income Tax Act (Canada).

The Challenge

Operating companies, holding companies and management companies often contain retained earnings or surplus cash that are not used in active business. These assets are often retained and invested by the company because usually they can only be paid out to the individual shareholders as taxable distributions unless the company's capital dividend account has a credit balance.

Frequently, retained earnings or surplus cash are invested in GICs or other short-term investments that may offer guarantees and easy access to cash in exchange for low rates of return. While active business income may be taxed at the small business rate, invested retained earnings and surplus cash are treated as passive income and are taxed at the top marginal tax rates.

Business owners may wish to leave something to a church, favorite charity, school, community, etc. when they die in addition to leaving something to children or grandchildren but may feel that don't have enough money to do both.

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CONCEPT ASSUMPTIONS

Insureds

Insured..... **Client One,**
Male, Age 45, Non-Smoker

Product

Name..... \$250,000 Optimax Wealth,
Single Life
Annual Premiums (8 years)

Alternative Investment

Growth Breakdown..... 100 % Interest
Effective Tax Rate On Interest..... 48.00 %
Projected Annual Growth Rate..... 3.000 %

Special Notes

Withdrawals from the policy may be subject to income tax, depending on the adjusted cost basis (ACB) of the policy, at the time of withdrawal. However, the proceeds of a life insurance policy upon death of the insured are received tax-free in the hands of the beneficiaries.

Important Information

This sales concept presentation is for illustrative purposes only and is not a contract or offer of insurance. Illustrated values are not guaranteed.

The tax treatment used in this sales concept presentation is based on the current Canadian Federal Income Tax Act and its regulations. Changes to the Act or its regulations could affect the amounts shown in this sales concept presentation.

It is advisable to consult a competent professional advisor in determining whether this strategy is suitable to your situation.

If this strategy shows a corporately owned scenario with an Alternate Investment, this illustration shows the net estate value and assumes that the alternative investment and the insurance proceeds are paid out as a dividend at death. It does not reflect any capital gain on the deemed disposition of the shares at death. This strategy uses an Empire Life insurance policy.

The amounts shown in this sales concept presentation are not guaranteed and are based on the assumptions indicated. Actual values may be more or less than those shown depending on actual experience.

Corporate Owned Life Insurance only: The General anti-avoidance Rule (GAAR) in the Income Tax Act may deny a tax benefit that is the result of an avoidance transaction, unless it is undertaken primarily for purposes other than to obtain the tax benefit.

This sales concept presentation contains values taken from the Empire Life product illustration that accompanies it. The sales concept presentation and the Empire Life product illustration are designed to be read together, to fully understand how some of the values shown in the presentation may vary. This sales concept is incomplete without the corresponding Empire Life product illustration.

Empire Life and its employees, distribution partners, and independent advisors do not provide specific legal, accounting, or tax advice. The provision of information provided on this presentation and corresponding illustration and any oral or written communication regarding the same should not be construed as such.

This sales concept presentation is incomplete without all pages.

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EXECUTIVE SUMMARY (I)

Policy year	After-Tax Benefit		Comparison		Equivalent Pre-Tax Return (%)
	Insurance After-Tax Legacy Benefit	Investment After-Tax Legacy Benefit	After-Tax Benefit Insurance vs. Investment	Insurance % Increase over Investment	
10	\$214,335	\$66,626	\$147,709	222 %	30.31 %
20	\$292,361	\$83,404	\$208,957	251 %	15.33 %
30	\$408,812	\$102,992	\$305,820	297 %	11.79 %
40	\$587,199	\$125,859	\$461,340	367 %	10.37 %
50	\$806,765	\$152,554	\$654,211	429 %	9.41 %

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EXECUTIVE SUMMARY (2)

Policy year	After-Tax Benefit		Comparison		Equivalent Pre-Tax Return (%)
	Insurance After-Tax Legacy Benefit	Investment After-Tax Legacy Benefit	After-Tax Benefit Insurance vs. Investment	Insurance % Increase over Investment	
1	\$244,167	\$7,299	\$236,869	3,245.42 %	4,026.58 %
2	\$238,886	\$14,776	\$224,109	1,516.66 %	615.44 %
3	\$233,609	\$22,437	\$211,173	941.20 %	267.25 %
4	\$228,338	\$30,282	\$198,057	654.05 %	155.29 %
5	\$223,072	\$38,315	\$184,757	482.21 %	102.80 %
6	\$217,811	\$46,538	\$171,272	368.02 %	73.12 %
7	\$212,556	\$54,956	\$157,600	286.77 %	54.33 %
8	\$207,306	\$63,570	\$143,736	226.11 %	41.53 %
9	\$207,966	\$65,086	\$142,880	219.52 %	34.61 %
10	\$214,335	\$66,626	\$147,709	221.70 %	30.31 %
11	\$220,910	\$68,189	\$152,721	223.97 %	27.08 %
12	\$227,715	\$69,777	\$157,938	226.35 %	24.57 %
13	\$234,764	\$71,389	\$163,375	228.85 %	22.57 %
14	\$242,077	\$73,027	\$169,049	231.49 %	20.94 %
15	\$249,677	\$74,690	\$174,987	234.28 %	19.59 %
16	\$257,586	\$76,380	\$181,207	237.24 %	18.46 %
17	\$265,820	\$78,095	\$187,725	240.38 %	17.50 %
18	\$274,347	\$79,838	\$194,509	243.63 %	16.67 %
19	\$283,187	\$81,607	\$201,580	247.01 %	15.96 %
20	\$292,361	\$83,404	\$208,957	250.54 %	15.33 %
21	\$301,899	\$85,229	\$216,669	254.22 %	14.77 %
22	\$311,822	\$87,083	\$224,739	258.07 %	14.28 %
23	\$322,163	\$88,966	\$233,198	262.12 %	13.84 %
24	\$332,946	\$90,878	\$242,069	266.37 %	13.45 %
25	\$344,203	\$92,819	\$251,384	270.83 %	13.10 %
26	\$355,973	\$94,791	\$261,182	275.53 %	12.78 %
27	\$368,282	\$96,794	\$271,488	280.48 %	12.50 %
28	\$381,167	\$98,828	\$282,339	285.69 %	12.24 %
29	\$394,666	\$100,894	\$293,772	291.17 %	12.00 %
30	\$408,812	\$102,992	\$305,820	296.94 %	11.79 %
31	\$423,643	\$105,123	\$318,520	303.00 %	11.60 %
32	\$439,192	\$107,287	\$331,906	309.36 %	11.42 %
33	\$455,497	\$109,484	\$346,012	316.04 %	11.26 %
34	\$472,592	\$111,716	\$360,875	323.03 %	11.11 %
35	\$490,514	\$113,983	\$376,531	330.34 %	10.97 %
36	\$509,301	\$116,285	\$393,015	337.97 %	10.84 %
37	\$528,983	\$118,624	\$410,359	345.93 %	10.73 %
38	\$549,586	\$120,998	\$428,588	354.21 %	10.62 %
39	\$569,267	\$123,410	\$445,857	361.28 %	10.51 %
40	\$587,199	\$125,859	\$461,340	366.55 %	10.37 %
41	\$605,837	\$128,346	\$477,490	372.03 %	10.25 %
42	\$625,189	\$130,873	\$494,317	377.71 %	10.13 %
43	\$645,274	\$133,438	\$511,836	383.57 %	10.03 %
44	\$666,101	\$136,044	\$530,057	389.62 %	9.92 %
45	\$687,684	\$138,690	\$548,994	395.84 %	9.83 %
46	\$710,029	\$141,378	\$568,651	402.22 %	9.74 %
47	\$733,130	\$144,108	\$589,022	408.74 %	9.65 %
48	\$756,976	\$146,880	\$610,097	415.37 %	9.57 %
49	\$781,538	\$149,695	\$631,843	422.09 %	9.49 %
50	\$806,765	\$152,554	\$654,211	428.84 %	9.41 %
51	\$832,560	\$155,458	\$677,101	435.55 %	9.34 %
52	\$858,752	\$158,408	\$700,345	442.12 %	9.26 %
53	\$885,064	\$161,403	\$723,661	448.36 %	9.19 %
54	\$910,994	\$164,445	\$746,549	453.98 %	9.12 %

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EXECUTIVE SUMMARY (2)

Policy year	After-Tax Benefit		Comparison		Equivalent Pre-Tax Return (%)
	Insurance After-Tax Legacy Benefit	Investment After-Tax Legacy Benefit	After-Tax Benefit Insurance vs. Investment	Insurance % Increase over Investment	
55	\$935,677	\$167,534	\$768,143	458.50 %	9.04 %

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LIFE INSURANCE

Policy year	Annual Deposit/ Premium	Life Insurance Proceeds	Adjusted Cost Basis	Credit to Capital Dividend Account	After-tax Legacy Benefit
1	\$13,020	250,000	12,876	237,124	244,167
2	\$13,020	250,531	25,707	224,824	238,886
3	\$13,020	251,051	38,504	212,548	233,609
4	\$13,020	251,563	51,268	200,295	228,338
5	\$13,020	252,065	64,003	188,062	223,072
6	\$13,020	252,560	76,709	175,851	217,811
7	\$13,020	253,047	89,386	163,662	212,556
8	\$13,020	253,529	102,037	151,492	207,306
9	\$0	254,005	101,631	152,374	207,966
10	\$0	260,160	101,160	159,000	214,335
11	\$0	266,489	100,616	165,873	220,910
12	\$0	273,009	99,988	173,021	227,715
13	\$0	279,731	99,265	180,467	234,764
14	\$0	286,667	98,434	188,233	242,077
15	\$0	293,835	97,478	196,356	249,677
16	\$0	301,247	96,382	204,866	257,586
17	\$0	308,930	95,165	213,765	265,820
18	\$0	316,844	93,814	223,030	274,347
19	\$0	325,005	92,314	232,691	283,187
20	\$0	333,425	90,649	242,776	292,361
21	\$0	342,125	88,800	253,325	301,899
22	\$0	351,118	86,746	264,372	311,822
23	\$0	360,426	84,466	275,961	322,163
24	\$0	370,064	81,938	288,126	332,946
25	\$0	380,052	79,137	300,916	344,203
26	\$0	390,417	76,036	314,381	355,973
27	\$0	401,174	72,610	328,564	368,282
28	\$0	412,347	68,831	343,516	381,167
29	\$0	423,962	64,671	359,291	394,666
30	\$0	436,038	60,100	375,937	408,812
31	\$0	448,599	55,091	393,508	423,643
32	\$0	461,667	49,613	412,054	439,192
33	\$0	475,265	43,639	431,627	455,497
34	\$0	489,416	37,139	452,277	472,592
35	\$0	504,143	30,087	474,056	490,514
36	\$0	519,474	22,457	497,017	509,301
37	\$0	535,426	14,223	521,203	528,983
38	\$0	552,015	5,362	546,653	549,586
39	\$0	569,267	0	569,267	569,267
40	\$0	587,199	0	587,199	587,199
41	\$0	605,837	0	605,837	605,837
42	\$0	625,189	0	625,189	625,189
43	\$0	645,274	0	645,274	645,274
44	\$0	666,101	0	666,101	666,101
45	\$0	687,684	0	687,684	687,684
46	\$0	710,029	0	710,029	710,029
47	\$0	733,130	0	733,130	733,130
48	\$0	756,976	0	756,976	756,976
49	\$0	781,538	0	781,538	781,538
50	\$0	806,765	0	806,765	806,765
51	\$0	832,560	0	832,560	832,560
52	\$0	858,752	0	858,752	858,752
53	\$0	885,064	0	885,064	885,064
54	\$0	910,994	0	910,994	910,994
55	\$0	935,677	0	935,677	935,677

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ALTERNATE INVESTMENT

Policy year	Annual Deposit/ Premium	3.00 % Annual Growth	Tax Due On Growth 48.00 %	Tax on unrealized capital gains	Total Value After Tax	Cumulative RDTOH 30.66 %	Total Dividend	Tax Payable On Dividend 45.30 %	After-tax Legacy Benefit
1	\$13,020	\$391	\$187	0	13,223	120	13,343	6,044	7,299
2	\$13,020	\$787	\$378	0	26,653	361	27,014	12,237	14,776
3	\$13,020	\$1,190	\$571	0	40,291	726	41,017	18,581	22,437
4	\$13,020	\$1,599	\$768	0	54,143	1,216	55,359	25,078	30,282
5	\$13,020	\$2,015	\$967	0	68,211	1,834	70,045	31,730	38,315
6	\$13,020	\$2,437	\$1,170	0	82,498	2,581	85,079	38,541	46,538
7	\$13,020	\$2,866	\$1,375	0	97,008	3,460	100,468	45,512	54,956
8	\$13,020	\$3,301	\$1,584	0	111,745	4,472	116,216	52,646	63,570
9	\$0	\$3,352	\$1,609	0	113,488	5,500	118,988	53,901	65,086
10	\$0	\$3,405	\$1,634	0	115,258	6,544	121,802	55,176	66,626
11	\$0	\$3,458	\$1,660	0	117,056	7,604	124,660	56,471	68,189
12	\$0	\$3,512	\$1,686	0	118,882	8,680	127,563	57,786	69,777
13	\$0	\$3,566	\$1,712	0	120,737	9,774	130,511	59,121	71,389
14	\$0	\$3,622	\$1,739	0	122,620	10,884	133,505	60,478	73,027
15	\$0	\$3,679	\$1,766	0	124,533	12,012	136,546	61,855	74,690
16	\$0	\$3,736	\$1,793	0	126,476	13,158	139,634	63,254	76,380
17	\$0	\$3,794	\$1,821	0	128,449	14,321	142,770	64,675	78,095
18	\$0	\$3,853	\$1,850	0	130,453	15,503	145,955	66,118	79,838
19	\$0	\$3,914	\$1,879	0	132,488	16,702	149,190	67,583	81,607
20	\$0	\$3,975	\$1,908	0	134,555	17,921	152,476	69,071	83,404
21	\$0	\$4,037	\$1,938	0	136,654	19,159	155,812	70,583	85,229
22	\$0	\$4,100	\$1,968	0	138,785	20,416	159,201	72,118	87,083
23	\$0	\$4,164	\$1,999	0	140,950	21,692	162,643	73,677	88,966
24	\$0	\$4,229	\$2,030	0	143,149	22,989	166,138	75,261	90,878
25	\$0	\$4,294	\$2,061	0	145,382	24,305	169,688	76,869	92,819
26	\$0	\$4,361	\$2,094	0	147,650	25,643	173,293	78,502	94,791
27	\$0	\$4,430	\$2,126	0	149,954	27,001	176,954	80,160	96,794
28	\$0	\$4,499	\$2,159	0	152,293	28,380	180,673	81,845	98,828
29	\$0	\$4,569	\$2,193	0	154,669	29,781	184,450	83,556	100,894
30	\$0	\$4,640	\$2,227	0	157,082	31,203	188,285	85,293	102,992
31	\$0	\$4,712	\$2,262	0	159,532	32,648	192,180	87,058	105,123
32	\$0	\$4,786	\$2,297	0	162,021	34,116	196,136	88,850	107,287
33	\$0	\$4,861	\$2,333	0	164,548	35,606	200,154	90,670	109,484
34	\$0	\$4,936	\$2,369	0	167,115	37,119	204,235	92,518	111,716
35	\$0	\$5,013	\$2,406	0	169,722	38,657	208,379	94,396	113,983
36	\$0	\$5,092	\$2,444	0	172,370	40,218	212,588	96,302	116,285
37	\$0	\$5,171	\$2,482	0	175,059	41,803	216,862	98,239	118,624
38	\$0	\$5,252	\$2,521	0	177,790	43,413	221,203	100,205	120,998
39	\$0	\$5,334	\$2,560	0	180,563	45,049	225,612	102,202	123,410
40	\$0	\$5,417	\$2,600	0	183,380	46,709	230,090	104,231	125,859
41	\$0	\$5,501	\$2,641	0	186,241	48,396	234,637	106,291	128,346
42	\$0	\$5,587	\$2,682	0	189,146	50,109	239,255	108,383	130,873
43	\$0	\$5,674	\$2,724	0	192,097	51,849	243,946	110,507	133,438
44	\$0	\$5,763	\$2,766	0	195,094	53,616	248,710	112,665	136,044
45	\$0	\$5,853	\$2,809	0	198,137	55,410	253,547	114,857	138,690
46	\$0	\$5,944	\$2,853	0	201,228	57,233	258,461	117,083	141,378
47	\$0	\$6,037	\$2,898	0	204,367	59,084	263,451	119,343	144,108
48	\$0	\$6,131	\$2,943	0	207,555	60,963	268,519	121,639	146,880
49	\$0	\$6,227	\$2,989	0	210,793	62,873	273,666	123,971	149,695
50	\$0	\$6,324	\$3,035	0	214,082	64,811	278,893	126,339	152,554
51	\$0	\$6,422	\$3,083	0	217,421	66,781	284,202	128,743	155,458
52	\$0	\$6,523	\$3,131	0	220,813	68,780	289,593	131,186	158,408
53	\$0	\$6,624	\$3,180	0	224,258	70,811	295,069	133,666	161,403
54	\$0	\$6,728	\$3,229	0	227,756	72,874	300,630	136,186	164,445

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ALTERNATE INVESTMENT

Policy year	Annual Deposit/ Premium	3.00 % Annual Growth	Tax Due On Growth 48.00 %	Tax on unrealized capital gains	Total Value After Tax	Cumulative RDTOH 30.66 %	Total Dividend	Tax Payable On Dividend 45.30 %	After-tax Legacy Benefit
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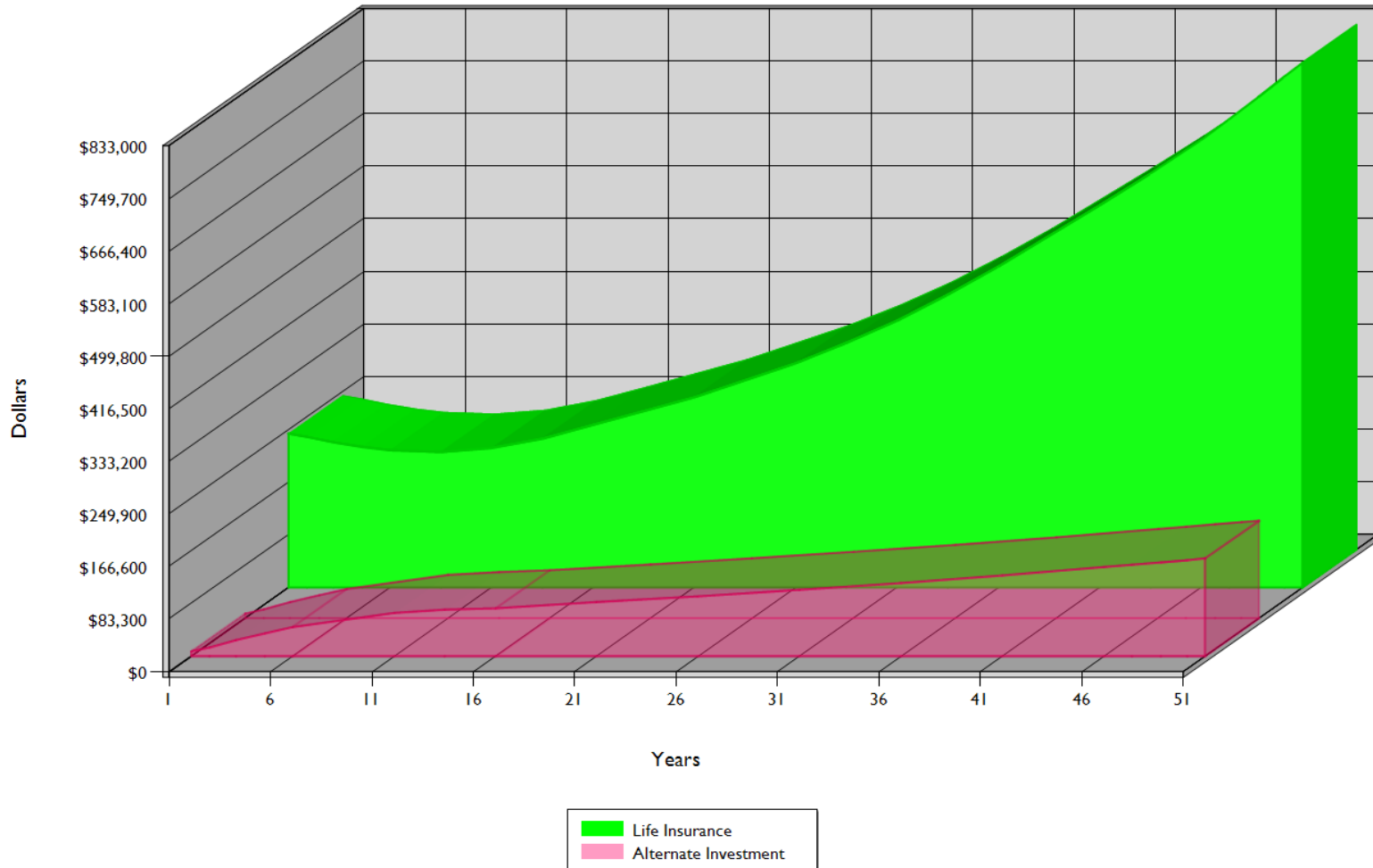
55	\$0	\$6,833	\$3,280	0	231,309	74,969	306,278	138,744	167,534
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Corporate Legacy Builder Life Insurance vs Alternate Investment





EXECUTIVE SUMMARY (I) Current Dividend Interest Rate -1%

Policy year	After-Tax Benefit		Comparison		Equivalent Pre-Tax Return (%)
	Insurance After-Tax Legacy Benefit	Investment After-Tax Legacy Benefit	After-Tax Benefit Insurance vs. Investment	Insurance % Increase over Investment	
10	\$208,150	\$66,626	\$141,525	212 %	29.54 %
20	\$254,712	\$83,404	\$171,308	205 %	13.82 %
30	\$323,977	\$102,992	\$220,985	215 %	10.17 %
40	\$432,492	\$125,859	\$306,633	244 %	8.80 %
50	\$549,767	\$152,554	\$397,212	260 %	7.84 %

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EXECUTIVE SUMMARY (2) Current Dividend Interest Rate -1%

Policy year	After-Tax Benefit		Comparison		Equivalent Pre-Tax Return (%)
	Insurance After-Tax Legacy Benefit	Investment After-Tax Legacy Benefit	After-Tax Benefit Insurance vs. Investment	Insurance % Increase over Investment	
1	\$244,167	\$7,299	\$236,869	3,245.42 %	4,026.58 %
2	\$238,682	\$14,776	\$223,906	1,515.29 %	615.07 %
3	\$232,947	\$22,437	\$210,510	938.25 %	266.76 %
4	\$227,167	\$30,282	\$196,886	650.18 %	154.76 %
5	\$221,400	\$38,315	\$183,086	477.85 %	102.27 %
6	\$215,646	\$46,538	\$169,108	363.37 %	72.57 %
7	\$209,905	\$54,956	\$154,949	281.95 %	53.78 %
8	\$204,176	\$63,570	\$140,605	221.18 %	40.97 %
9	\$204,360	\$65,086	\$139,274	213.98 %	34.07 %
10	\$208,150	\$66,626	\$141,525	212.42 %	29.54 %
11	\$212,061	\$68,189	\$143,872	210.99 %	26.13 %
12	\$216,111	\$69,777	\$146,334	209.72 %	23.49 %
13	\$220,306	\$71,389	\$148,917	208.60 %	21.39 %
14	\$224,666	\$73,027	\$151,639	207.65 %	19.68 %
15	\$229,205	\$74,690	\$154,514	206.87 %	18.27 %
16	\$233,937	\$76,380	\$157,558	206.28 %	17.09 %
17	\$238,867	\$78,095	\$160,772	205.87 %	16.09 %
18	\$243,966	\$79,838	\$164,129	205.58 %	15.22 %
19	\$249,243	\$81,607	\$167,636	205.42 %	14.48 %
20	\$254,712	\$83,404	\$171,308	205.40 %	13.82 %
21	\$260,394	\$85,229	\$175,165	205.52 %	13.25 %
22	\$266,303	\$87,083	\$179,220	205.80 %	12.74 %
23	\$272,455	\$88,966	\$183,490	206.25 %	12.29 %
24	\$278,870	\$90,878	\$187,992	206.86 %	11.88 %
25	\$285,567	\$92,819	\$192,748	207.66 %	11.52 %
26	\$292,567	\$94,791	\$197,775	208.64 %	11.19 %
27	\$299,887	\$96,794	\$203,093	209.82 %	10.90 %
28	\$307,549	\$98,828	\$208,721	211.20 %	10.63 %
29	\$315,573	\$100,894	\$214,679	212.78 %	10.39 %
30	\$323,977	\$102,992	\$220,985	214.57 %	10.17 %
31	\$332,778	\$105,123	\$227,655	216.56 %	9.98 %
32	\$341,992	\$107,287	\$234,705	218.76 %	9.80 %
33	\$351,639	\$109,484	\$242,155	221.18 %	9.63 %
34	\$361,735	\$111,716	\$250,018	223.80 %	9.48 %
35	\$372,297	\$113,983	\$258,314	226.62 %	9.34 %
36	\$383,338	\$116,285	\$267,052	229.65 %	9.21 %
37	\$394,872	\$118,624	\$276,249	232.88 %	9.10 %
38	\$406,901	\$120,998	\$285,903	236.29 %	8.99 %
39	\$419,440	\$123,410	\$296,030	239.88 %	8.89 %
40	\$432,492	\$125,859	\$306,633	243.63 %	8.80 %
41	\$446,069	\$128,346	\$317,722	247.55 %	8.71 %
42	\$456,646	\$130,873	\$325,773	248.92 %	8.60 %
43	\$467,244	\$133,438	\$333,806	250.16 %	8.48 %
44	\$478,162	\$136,044	\$342,118	251.48 %	8.38 %
45	\$489,395	\$138,690	\$350,704	252.87 %	8.28 %
46	\$500,933	\$141,378	\$359,555	254.32 %	8.18 %
47	\$512,765	\$144,108	\$368,658	255.82 %	8.09 %
48	\$524,873	\$146,880	\$377,993	257.35 %	8.00 %
49	\$537,221	\$149,695	\$387,526	258.88 %	7.92 %
50	\$549,767	\$152,554	\$397,212	260.37 %	7.84 %
51	\$562,434	\$155,458	\$406,976	261.79 %	7.76 %
52	\$575,102	\$158,408	\$416,694	263.05 %	7.69 %
53	\$587,573	\$161,403	\$426,170	264.04 %	7.61 %
54	\$599,510	\$164,445	\$435,065	264.57 %	7.53 %

Values shown are at end of policy year and are for illustrative purposes only. Any non-guaranteed portion of the Total Cash Surrender Value and Total Coverage Amount depends on the annual dividends that are declared on the policy, which are not guaranteed, and values shown assume dividends are declared each year using Empire Life's current dividend scale.



EXECUTIVE SUMMARY (2) Current Dividend Interest Rate -1%

Policy year	After-Tax Benefit		Comparison		Equivalent Pre-Tax Return (%)
	Insurance After-Tax Legacy Benefit	Investment After-Tax Legacy Benefit	After-Tax Benefit Insurance vs. Investment	Insurance % Increase over Investment	
55	\$610,345	\$167,534	\$442,811	264.31 %	7.45 %

Values shown are at end of policy year and are for illustrative purposes only. Any non-guaranteed portion of the Total Cash Surrender Value and Total Coverage Amount depends on the annual dividends that are declared on the policy, which are not guaranteed, and values shown assume dividends are declared each year using Empire Life's current dividend scale.





LIFE INSURANCE Current Dividend Interest Rate -1%

Policy year	Annual Deposit/ Premium	Life Insurance Proceeds	Adjusted Cost Basis	Credit to Capital Dividend Account	After-tax Legacy Benefit
1	\$13,020	250,000	12,876	237,124	244,167
2	\$13,020	250,327	25,707	224,621	238,682
3	\$13,020	250,389	38,504	211,885	232,947
4	\$13,020	250,392	51,269	199,123	227,167
5	\$13,020	250,395	64,006	186,389	221,400
6	\$13,020	250,398	76,714	173,684	215,646
7	\$13,020	250,401	89,395	161,007	209,905
8	\$13,020	250,404	102,050	148,354	204,176
9	\$0	250,407	101,650	148,758	204,360
10	\$0	253,989	101,190	152,799	208,150
11	\$0	257,662	100,664	156,998	212,061
12	\$0	261,439	100,063	161,377	216,111
13	\$0	265,324	99,377	165,947	220,306
14	\$0	269,330	98,596	170,734	224,666
15	\$0	273,466	97,707	175,759	229,205
16	\$0	277,740	96,696	181,045	233,937
17	\$0	282,166	95,584	186,582	238,867
18	\$0	286,712	94,362	192,350	243,966
19	\$0	291,380	93,017	198,363	249,243
20	\$0	296,179	91,538	204,641	254,712
21	\$0	301,123	89,910	211,213	260,394
22	\$0	306,221	88,119	218,102	266,303
23	\$0	311,481	86,149	225,332	272,455
24	\$0	316,914	83,984	232,931	278,870
25	\$0	322,535	81,606	240,928	285,567
26	\$0	328,353	78,999	249,354	292,567
27	\$0	334,380	76,144	258,236	299,887
28	\$0	340,628	73,022	267,606	307,549
29	\$0	347,109	69,615	277,494	315,573
30	\$0	353,833	65,907	287,926	323,977
31	\$0	360,808	61,878	298,931	332,778
32	\$0	368,044	57,510	310,534	341,992
33	\$0	375,553	52,790	322,763	351,639
34	\$0	383,342	47,699	335,643	361,735
35	\$0	391,425	42,224	349,201	372,297
36	\$0	399,805	36,351	363,454	383,338
37	\$0	408,494	30,069	378,425	394,872
38	\$0	417,487	23,367	394,120	406,901
39	\$0	426,796	16,238	410,558	419,440
40	\$0	436,421	8,675	427,747	432,492
41	\$0	446,374	673	445,701	446,069
42	\$0	456,646	0	456,646	456,646
43	\$0	467,244	0	467,244	467,244
44	\$0	478,162	0	478,162	478,162
45	\$0	489,395	0	489,395	489,395
46	\$0	500,933	0	500,933	500,933
47	\$0	512,765	0	512,765	512,765
48	\$0	524,873	0	524,873	524,873
49	\$0	537,221	0	537,221	537,221
50	\$0	549,767	0	549,767	549,767
51	\$0	562,434	0	562,434	562,434
52	\$0	575,102	0	575,102	575,102
53	\$0	587,573	0	587,573	587,573
54	\$0	599,510	0	599,510	599,510
55	\$0	610,345	0	610,345	610,345

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ALTERNATE INVESTMENT Current Dividend Interest Rate -1%

Policy year	Annual Deposit/ Premium	3.00 % Annual Growth	Tax Due On Growth 48.00 %	Tax on unrealized capital gains	Total Value After Tax	Cumulative RDTOH 30.66 %	Total Dividend	Tax Payable On Dividend 45.30 %	After-tax Legacy Benefit
1	\$13,020	\$391	\$187	0	13,223	120	13,343	6,044	7,299
2	\$13,020	\$787	\$378	0	26,653	361	27,014	12,237	14,776
3	\$13,020	\$1,190	\$571	0	40,291	726	41,017	18,581	22,437
4	\$13,020	\$1,599	\$768	0	54,143	1,216	55,359	25,078	30,282
5	\$13,020	\$2,015	\$967	0	68,211	1,834	70,045	31,730	38,315
6	\$13,020	\$2,437	\$1,170	0	82,498	2,581	85,079	38,541	46,538
7	\$13,020	\$2,866	\$1,375	0	97,008	3,460	100,468	45,512	54,956
8	\$13,020	\$3,301	\$1,584	0	111,745	4,472	116,216	52,646	63,570
9	\$0	\$3,352	\$1,609	0	113,488	5,500	118,988	53,901	65,086
10	\$0	\$3,405	\$1,634	0	115,258	6,544	121,802	55,176	66,626
11	\$0	\$3,458	\$1,660	0	117,056	7,604	124,660	56,471	68,189
12	\$0	\$3,512	\$1,686	0	118,882	8,680	127,563	57,786	69,777
13	\$0	\$3,566	\$1,712	0	120,737	9,774	130,511	59,121	71,389
14	\$0	\$3,622	\$1,739	0	122,620	10,884	133,505	60,478	73,027
15	\$0	\$3,679	\$1,766	0	124,533	12,012	136,546	61,855	74,690
16	\$0	\$3,736	\$1,793	0	126,476	13,158	139,634	63,254	76,380
17	\$0	\$3,794	\$1,821	0	128,449	14,321	142,770	64,675	78,095
18	\$0	\$3,853	\$1,850	0	130,453	15,503	145,955	66,118	79,838
19	\$0	\$3,914	\$1,879	0	132,488	16,702	149,190	67,583	81,607
20	\$0	\$3,975	\$1,908	0	134,555	17,921	152,476	69,071	83,404
21	\$0	\$4,037	\$1,938	0	136,654	19,159	155,812	70,583	85,229
22	\$0	\$4,100	\$1,968	0	138,785	20,416	159,201	72,118	87,083
23	\$0	\$4,164	\$1,999	0	140,950	21,692	162,643	73,677	88,966
24	\$0	\$4,229	\$2,030	0	143,149	22,989	166,138	75,261	90,878
25	\$0	\$4,294	\$2,061	0	145,382	24,305	169,688	76,869	92,819
26	\$0	\$4,361	\$2,094	0	147,650	25,643	173,293	78,502	94,791
27	\$0	\$4,430	\$2,126	0	149,954	27,001	176,954	80,160	96,794
28	\$0	\$4,499	\$2,159	0	152,293	28,380	180,673	81,845	98,828
29	\$0	\$4,569	\$2,193	0	154,669	29,781	184,450	83,556	100,894
30	\$0	\$4,640	\$2,227	0	157,082	31,203	188,285	85,293	102,992
31	\$0	\$4,712	\$2,262	0	159,532	32,648	192,180	87,058	105,123
32	\$0	\$4,786	\$2,297	0	162,021	34,116	196,136	88,850	107,287
33	\$0	\$4,861	\$2,333	0	164,548	35,606	200,154	90,670	109,484
34	\$0	\$4,936	\$2,369	0	167,115	37,119	204,235	92,518	111,716
35	\$0	\$5,013	\$2,406	0	169,722	38,657	208,379	94,396	113,983
36	\$0	\$5,092	\$2,444	0	172,370	40,218	212,588	96,302	116,285
37	\$0	\$5,171	\$2,482	0	175,059	41,803	216,862	98,239	118,624
38	\$0	\$5,252	\$2,521	0	177,790	43,413	221,203	100,205	120,998
39	\$0	\$5,334	\$2,560	0	180,563	45,049	225,612	102,202	123,410
40	\$0	\$5,417	\$2,600	0	183,380	46,709	230,090	104,231	125,859
41	\$0	\$5,501	\$2,641	0	186,241	48,396	234,637	106,291	128,346
42	\$0	\$5,587	\$2,682	0	189,146	50,109	239,255	108,383	130,873
43	\$0	\$5,674	\$2,724	0	192,097	51,849	243,946	110,507	133,438
44	\$0	\$5,763	\$2,766	0	195,094	53,616	248,710	112,665	136,044
45	\$0	\$5,853	\$2,809	0	198,137	55,410	253,547	114,857	138,690
46	\$0	\$5,944	\$2,853	0	201,228	57,233	258,461	117,083	141,378
47	\$0	\$6,037	\$2,898	0	204,367	59,084	263,451	119,343	144,108
48	\$0	\$6,131	\$2,943	0	207,555	60,963	268,519	121,639	146,880
49	\$0	\$6,227	\$2,989	0	210,793	62,873	273,666	123,971	149,695
50	\$0	\$6,324	\$3,035	0	214,082	64,811	278,893	126,339	152,554
51	\$0	\$6,422	\$3,083	0	217,421	66,781	284,202	128,743	155,458
52	\$0	\$6,523	\$3,131	0	220,813	68,780	289,593	131,186	158,408
53	\$0	\$6,624	\$3,180	0	224,258	70,811	295,069	133,666	161,403
54	\$0	\$6,728	\$3,229	0	227,756	72,874	300,630	136,186	164,445

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ALTERNATE INVESTMENT Current Dividend Interest Rate -1%

Policy year	Annual Deposit/Premium	3.00 % Annual Growth	Tax Due On Growth 48.00 %	Tax on unrealized capital gains	Total Value After Tax	Cumulative RDTOH 30.66 %	Total Dividend	Tax Payable On Dividend 45.30 %	After-tax Legacy Benefit
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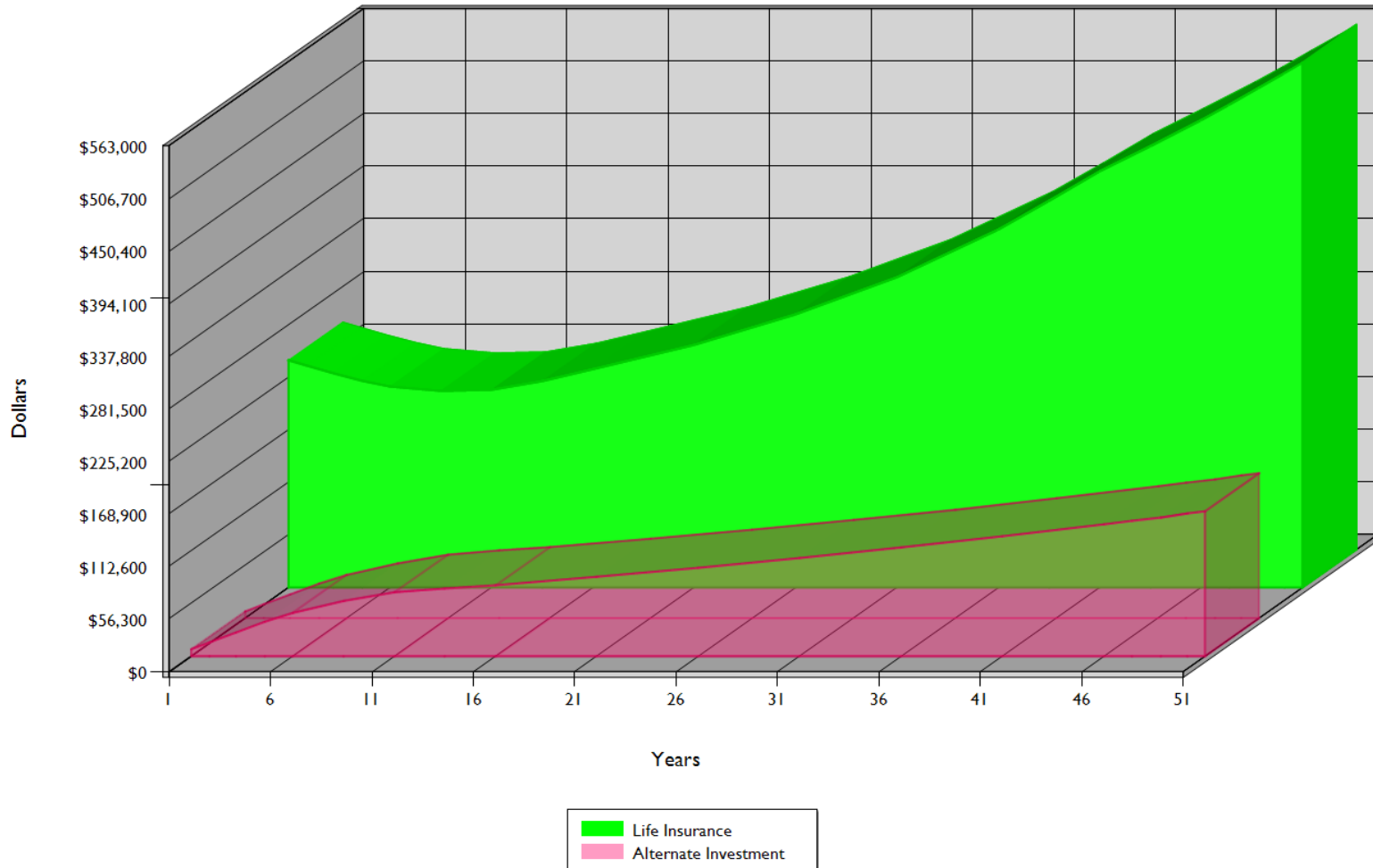
55	\$0	\$6,833	\$3,280	0	231,309	74,969	306,278	138,744	167,534
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Corporate Legacy Builder Life Insurance vs Alternate Investment





EXECUTIVE SUMMARY (I) Current Dividend Interest Rate -2%

Policy year	After-Tax Benefit		Comparison		Equivalent Pre-Tax Return (%)
	Insurance After-Tax Legacy Benefit	Investment After-Tax Legacy Benefit	After-Tax Benefit Insurance vs. Investment	Insurance % Increase over Investment	
10	\$205,364	\$66,626	\$138,738	208 %	29.18 %
20	\$224,401	\$83,404	\$140,996	169 %	12.47 %
30	\$258,506	\$102,992	\$155,514	151 %	8.65 %
40	\$316,804	\$125,859	\$190,945	152 %	7.24 %
50	\$380,509	\$152,554	\$227,954	149 %	6.38 %

Values shown are at end of policy year and are for illustrative purposes only. Any non-guaranteed portion of the Total Cash Surrender Value and Total Coverage Amount depends on the annual dividends that are declared on the policy, which are not guaranteed, and values shown assume dividends are declared each year using Empire Life's current dividend scale.





EXECUTIVE SUMMARY (2) Current Dividend Interest Rate -2%

Policy year	After-Tax Benefit		Comparison		Equivalent Pre-Tax Return (%)
	Insurance After-Tax Legacy Benefit	Investment After-Tax Legacy Benefit	After-Tax Benefit Insurance vs. Investment	Insurance % Increase over Investment	
1	\$244,167	\$7,299	\$236,869	3,245.42 %	4,026.58 %
2	\$238,479	\$14,776	\$223,702	1,513.91 %	614.70 %
3	\$232,681	\$22,437	\$210,245	937.06 %	266.56 %
4	\$226,899	\$30,282	\$196,617	649.30 %	154.64 %
5	\$221,129	\$38,315	\$182,814	477.14 %	102.18 %
6	\$215,372	\$46,538	\$168,833	362.78 %	72.51 %
7	\$209,628	\$54,956	\$154,672	281.45 %	53.73 %
8	\$203,895	\$63,570	\$140,324	220.74 %	40.92 %
9	\$204,076	\$65,086	\$138,989	213.55 %	34.03 %
10	\$205,364	\$66,626	\$138,738	208.24 %	29.18 %
11	\$206,739	\$68,189	\$138,550	203.19 %	25.54 %
12	\$208,213	\$69,777	\$138,437	198.40 %	22.73 %
13	\$209,796	\$71,389	\$138,407	193.88 %	20.49 %
14	\$211,492	\$73,027	\$138,465	189.61 %	18.67 %
15	\$213,318	\$74,690	\$138,627	185.60 %	17.18 %
16	\$215,283	\$76,380	\$138,903	181.86 %	15.92 %
17	\$217,390	\$78,095	\$139,295	178.37 %	14.86 %
18	\$219,606	\$79,838	\$139,769	175.07 %	13.95 %
19	\$221,941	\$81,607	\$140,334	171.96 %	13.16 %
20	\$224,401	\$83,404	\$140,996	169.05 %	12.47 %
21	\$227,000	\$85,229	\$141,771	166.34 %	11.86 %
22	\$229,746	\$87,083	\$142,663	163.82 %	11.33 %
23	\$232,658	\$88,966	\$143,692	161.51 %	10.85 %
24	\$235,737	\$90,878	\$144,860	159.40 %	10.43 %
25	\$239,000	\$92,819	\$146,181	157.49 %	10.05 %
26	\$242,467	\$94,791	\$147,675	155.79 %	9.71 %
27	\$246,138	\$96,794	\$149,344	154.29 %	9.40 %
28	\$250,026	\$98,828	\$151,198	152.99 %	9.13 %
29	\$254,146	\$100,894	\$153,253	151.89 %	8.88 %
30	\$258,506	\$102,992	\$155,514	151.00 %	8.65 %
31	\$263,117	\$105,123	\$157,994	150.30 %	8.44 %
32	\$267,986	\$107,287	\$160,699	149.78 %	8.26 %
33	\$273,116	\$109,484	\$163,632	149.46 %	8.09 %
34	\$278,520	\$111,716	\$166,803	149.31 %	7.93 %
35	\$284,196	\$113,983	\$170,213	149.33 %	7.79 %
36	\$290,157	\$116,285	\$173,871	149.52 %	7.66 %
37	\$296,397	\$118,624	\$177,774	149.86 %	7.54 %
38	\$302,918	\$120,998	\$181,920	150.35 %	7.44 %
39	\$309,720	\$123,410	\$186,311	150.97 %	7.33 %
40	\$316,804	\$125,859	\$190,945	151.71 %	7.24 %
41	\$324,164	\$128,346	\$195,817	152.57 %	7.16 %
42	\$331,790	\$130,873	\$200,917	153.52 %	7.08 %
43	\$339,678	\$133,438	\$206,239	154.56 %	7.00 %
44	\$347,816	\$136,044	\$211,772	155.66 %	6.93 %
45	\$353,181	\$138,690	\$214,490	154.65 %	6.83 %
46	\$358,493	\$141,378	\$217,115	153.57 %	6.73 %
47	\$363,901	\$144,108	\$219,793	152.52 %	6.64 %
48	\$369,392	\$146,880	\$222,512	151.49 %	6.55 %
49	\$374,940	\$149,695	\$225,245	150.47 %	6.46 %
50	\$380,509	\$152,554	\$227,954	149.42 %	6.38 %
51	\$386,039	\$155,458	\$230,581	148.32 %	6.30 %
52	\$391,446	\$158,408	\$233,039	147.11 %	6.22 %
53	\$396,597	\$161,403	\$235,194	145.72 %	6.14 %
54	\$401,262	\$164,445	\$236,817	144.01 %	6.06 %

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EXECUTIVE SUMMARY (2) Current Dividend Interest Rate -2%

Policy year	After-Tax Benefit		Comparison		Equivalent Pre-Tax Return (%)
	Insurance After-Tax Legacy Benefit	Investment After-Tax Legacy Benefit	After-Tax Benefit Insurance vs. Investment	Insurance % Increase over Investment	
55	\$405,064	\$167,534	\$237,530	141.78 %	5.97 %

Values shown are at end of policy year and are for illustrative purposes only. Any non-guaranteed portion of the Total Cash Surrender Value and Total Coverage Amount depends on the annual dividends that are declared on the policy, which are not guaranteed, and values shown assume dividends are declared each year using Empire Life's current dividend scale.





LIFE INSURANCE Current Dividend Interest Rate -2%

Policy year	Annual Deposit/ Premium	Life Insurance Proceeds	Adjusted Cost Basis	Credit to Capital Dividend Account	After-tax Legacy Benefit
1	\$13,020	250,000	12,876	237,124	244,167
2	\$13,020	250,124	25,707	224,417	238,479
3	\$13,020	250,124	38,504	211,620	232,681
4	\$13,020	250,124	51,270	198,854	226,899
5	\$13,020	250,124	64,006	186,117	221,129
6	\$13,020	250,124	76,715	173,409	215,372
7	\$13,020	250,124	89,396	160,728	209,628
8	\$13,020	250,124	102,052	148,072	203,895
9	\$0	250,124	101,652	148,472	204,076
10	\$0	251,206	101,197	150,009	205,364
11	\$0	252,348	100,682	151,666	206,739
12	\$0	253,558	100,099	153,459	208,213
13	\$0	254,843	99,440	155,403	209,796
14	\$0	256,202	98,697	157,505	211,492
15	\$0	257,648	97,860	159,788	213,318
16	\$0	259,186	96,916	162,270	215,283
17	\$0	260,828	95,889	164,939	217,390
18	\$0	262,537	94,769	167,767	219,606
19	\$0	264,319	93,549	170,770	221,941
20	\$0	266,176	92,220	173,956	224,401
21	\$0	268,119	90,771	177,349	227,000
22	\$0	270,149	89,191	180,958	229,746
23	\$0	272,281	87,468	184,813	232,658
24	\$0	274,511	85,593	188,918	235,737
25	\$0	276,849	83,552	193,297	239,000
26	\$0	279,311	81,334	197,977	242,467
27	\$0	281,892	78,927	202,965	246,138
28	\$0	284,598	76,319	208,280	250,026
29	\$0	287,441	73,498	213,943	254,146
30	\$0	290,422	70,454	219,968	258,506
31	\$0	293,548	67,176	226,372	263,117
32	\$0	296,821	63,654	233,167	267,986
33	\$0	300,242	59,880	240,362	273,116
34	\$0	303,818	55,845	247,973	278,520
35	\$0	307,545	51,543	256,002	284,196
36	\$0	311,434	46,969	264,465	290,157
37	\$0	315,477	42,117	273,359	296,397
38	\$0	319,672	36,986	282,687	302,918
39	\$0	324,023	31,573	292,450	309,720
40	\$0	328,527	25,880	302,648	316,804
41	\$0	333,181	19,907	313,274	324,164
42	\$0	337,977	13,660	324,318	331,790
43	\$0	342,914	7,144	335,770	339,678
44	\$0	347,983	369	347,615	347,816
45	\$0	353,181	0	353,181	353,181
46	\$0	358,493	0	358,493	358,493
47	\$0	363,901	0	363,901	363,901
48	\$0	369,392	0	369,392	369,392
49	\$0	374,940	0	374,940	374,940
50	\$0	380,509	0	380,509	380,509
51	\$0	386,039	0	386,039	386,039
52	\$0	391,446	0	391,446	391,446
53	\$0	396,597	0	396,597	396,597
54	\$0	401,262	0	401,262	401,262
55	\$0	405,064	0	405,064	405,064

Values shown are at end of policy year and are for illustrative purposes only. Any non-guaranteed portion of the Total Cash Surrender Value and Total Coverage Amount depends on the annual dividends that are declared on the policy, which are not guaranteed, and values shown assume dividends are declared each year using Empire Life's current dividend scale.



ALTERNATE INVESTMENT Current Dividend Interest Rate -2%

Policy year	Annual Deposit/ Premium	3.00 % Annual Growth	Tax Due On Growth 48.00 %	Tax on unrealized capital gains	Total Value After Tax	Cumulative RDTOH 30.66 %	Total Dividend	Tax Payable On Dividend 45.30 %	After-tax Legacy Benefit
1	\$13,020	\$391	\$187	0	13,223	120	13,343	6,044	7,299
2	\$13,020	\$787	\$378	0	26,653	361	27,014	12,237	14,776
3	\$13,020	\$1,190	\$571	0	40,291	726	41,017	18,581	22,437
4	\$13,020	\$1,599	\$768	0	54,143	1,216	55,359	25,078	30,282
5	\$13,020	\$2,015	\$967	0	68,211	1,834	70,045	31,730	38,315
6	\$13,020	\$2,437	\$1,170	0	82,498	2,581	85,079	38,541	46,538
7	\$13,020	\$2,866	\$1,375	0	97,008	3,460	100,468	45,512	54,956
8	\$13,020	\$3,301	\$1,584	0	111,745	4,472	116,216	52,646	63,570
9	\$0	\$3,352	\$1,609	0	113,488	5,500	118,988	53,901	65,086
10	\$0	\$3,405	\$1,634	0	115,258	6,544	121,802	55,176	66,626
11	\$0	\$3,458	\$1,660	0	117,056	7,604	124,660	56,471	68,189
12	\$0	\$3,512	\$1,686	0	118,882	8,680	127,563	57,786	69,777
13	\$0	\$3,566	\$1,712	0	120,737	9,774	130,511	59,121	71,389
14	\$0	\$3,622	\$1,739	0	122,620	10,884	133,505	60,478	73,027
15	\$0	\$3,679	\$1,766	0	124,533	12,012	136,546	61,855	74,690
16	\$0	\$3,736	\$1,793	0	126,476	13,158	139,634	63,254	76,380
17	\$0	\$3,794	\$1,821	0	128,449	14,321	142,770	64,675	78,095
18	\$0	\$3,853	\$1,850	0	130,453	15,503	145,955	66,118	79,838
19	\$0	\$3,914	\$1,879	0	132,488	16,702	149,190	67,583	81,607
20	\$0	\$3,975	\$1,908	0	134,555	17,921	152,476	69,071	83,404
21	\$0	\$4,037	\$1,938	0	136,654	19,159	155,812	70,583	85,229
22	\$0	\$4,100	\$1,968	0	138,785	20,416	159,201	72,118	87,083
23	\$0	\$4,164	\$1,999	0	140,950	21,692	162,643	73,677	88,966
24	\$0	\$4,229	\$2,030	0	143,149	22,989	166,138	75,261	90,878
25	\$0	\$4,294	\$2,061	0	145,382	24,305	169,688	76,869	92,819
26	\$0	\$4,361	\$2,094	0	147,650	25,643	173,293	78,502	94,791
27	\$0	\$4,430	\$2,126	0	149,954	27,001	176,954	80,160	96,794
28	\$0	\$4,499	\$2,159	0	152,293	28,380	180,673	81,845	98,828
29	\$0	\$4,569	\$2,193	0	154,669	29,781	184,450	83,556	100,894
30	\$0	\$4,640	\$2,227	0	157,082	31,203	188,285	85,293	102,992
31	\$0	\$4,712	\$2,262	0	159,532	32,648	192,180	87,058	105,123
32	\$0	\$4,786	\$2,297	0	162,021	34,116	196,136	88,850	107,287
33	\$0	\$4,861	\$2,333	0	164,548	35,606	200,154	90,670	109,484
34	\$0	\$4,936	\$2,369	0	167,115	37,119	204,235	92,518	111,716
35	\$0	\$5,013	\$2,406	0	169,722	38,657	208,379	94,396	113,983
36	\$0	\$5,092	\$2,444	0	172,370	40,218	212,588	96,302	116,285
37	\$0	\$5,171	\$2,482	0	175,059	41,803	216,862	98,239	118,624
38	\$0	\$5,252	\$2,521	0	177,790	43,413	221,203	100,205	120,998
39	\$0	\$5,334	\$2,560	0	180,563	45,049	225,612	102,202	123,410
40	\$0	\$5,417	\$2,600	0	183,380	46,709	230,090	104,231	125,859
41	\$0	\$5,501	\$2,641	0	186,241	48,396	234,637	106,291	128,346
42	\$0	\$5,587	\$2,682	0	189,146	50,109	239,255	108,383	130,873
43	\$0	\$5,674	\$2,724	0	192,097	51,849	243,946	110,507	133,438
44	\$0	\$5,763	\$2,766	0	195,094	53,616	248,710	112,665	136,044
45	\$0	\$5,853	\$2,809	0	198,137	55,410	253,547	114,857	138,690
46	\$0	\$5,944	\$2,853	0	201,228	57,233	258,461	117,083	141,378
47	\$0	\$6,037	\$2,898	0	204,367	59,084	263,451	119,343	144,108
48	\$0	\$6,131	\$2,943	0	207,555	60,963	268,519	121,639	146,880
49	\$0	\$6,227	\$2,989	0	210,793	62,873	273,666	123,971	149,695
50	\$0	\$6,324	\$3,035	0	214,082	64,811	278,893	126,339	152,554
51	\$0	\$6,422	\$3,083	0	217,421	66,781	284,202	128,743	155,458
52	\$0	\$6,523	\$3,131	0	220,813	68,780	289,593	131,186	158,408
53	\$0	\$6,624	\$3,180	0	224,258	70,811	295,069	133,666	161,403
54	\$0	\$6,728	\$3,229	0	227,756	72,874	300,630	136,186	164,445

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ALTERNATE INVESTMENT Current Dividend Interest Rate -2%

Policy year	Annual Deposit/Premium	3.00 % Annual Growth	Tax Due On Growth 48.00 %	Tax on unrealized capital gains	Total Value After Tax	Cumulative RDTOH 30.66 %	Total Dividend	Tax Payable On Dividend 45.30 %	After-tax Legacy Benefit
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55	\$0	\$6,833	\$3,280	0	231,309	74,969	306,278	138,744	167,534
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Corporate Legacy Builder Life Insurance vs Alternate Investment

