



PERSONAL LEGACY BUILDER

June-14-18



Presentation For
Client One

Prepared By:
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The Personal Legacy Builder Strategy

The Personal Legacy Builder provides a tax-effective way to invest savings that are not required for retirement income. The main purpose is to maximize the eventual estate value and to leave these savings to heirs. By transferring accumulated savings or excess income to a life insurance policy, the value of the estate will increase immediately.

Who is it for?

This strategy is designed primarily for people:

- Age 50+
- With above average earnings
- In upper tax brackets
- With sufficient disposable income to commit to deposits or reallocation of existing capital to complete the program
- With adequate assets and cash flow to assure an ongoing, comfortable lifestyle for themselves



Personal Legacy Builder

The personal legacy builder is a strategy designed to optimize the value of that portion of the estate which people don't intend to spend. It is set up to provide a guaranteed, basic tax-free investment earmarked for future generations or favorite causes.

How the Legacy Builder works

Conventional investments are taxed each year and/or create a large tax bill on the death of the owner. These assets are also difficult to pass on to heirs without probate and associated valuation and transfer costs. The **Personal Legacy Builder** uses excess capital or income to purchase a permanent life insurance policy.

Deposits can be made on a monthly or annual basis, either for a set period of time or for the life of the owner. Actual deposits and results vary with the age, sex, health and tax bracket of the individual.

Why set up a Personal Legacy?

For qualified individuals, the personal legacy builder offers:

1. A large, immediate estate value
2. An increasing value driven by tax-sheltered growth based on current tax legislation.
3. A tax-free value at death
4. Reduced time and costs for estate settlement if a named beneficiary(s) is chosen
5. Possible creditor protection for individual and beneficiary(s)

“ Many people have a portion of permanent capital or assets they wish to leave for future generations; assets they never intend to spend themselves”



CONCEPT ASSUMPTIONS

Insureds

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

Product

Name..... \$500,000 EstateMax,
Single Life
Annual Premiums (20 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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LEGACY BUILDER

Policy year	Annual Deposit / Premium	Alternate Investment					Life Insurance	
		Alternate Investment Growth	Alternate Investment Tax on Growth	Alternate Investment Deferred Tax on Unrealized Gains	Alternate Investment Accumulated Value	Alternate Investment Estate Benefit	Personal Legacy Builder Death Benefit	Personal Legacy Builder Estate Advantage
1	\$9,624	289	139	0	9,774	9,774	500,000	5,015 %
2	\$9,624	582	279	0	19,701	19,701	500,000	2,438 %
3	\$9,624	880	422	0	29,783	29,783	500,000	1,579 %
4	\$9,624	1,182	567	0	40,022	40,022	500,000	1,149 %
5	\$9,624	1,489	715	0	50,421	50,421	500,000	892 %
6	\$9,624	1,801	865	0	60,982	60,982	500,000	720 %
7	\$9,624	2,118	1,017	0	71,708	71,708	500,000	597 %
8	\$9,624	2,440	1,171	0	82,601	82,601	500,000	505 %
9	\$9,624	2,767	1,328	0	93,664	93,664	500,000	434 %
10	\$9,624	3,099	1,487	0	104,900	104,900	500,000	377 %
11	\$9,624	3,436	1,649	0	116,311	116,311	500,000	330 %
12	\$9,624	3,778	1,813	0	127,900	127,900	500,000	291 %
13	\$9,624	4,126	1,980	0	139,669	139,669	500,000	258 %
14	\$9,624	4,479	2,150	0	151,623	151,623	500,000	230 %
15	\$9,624	4,837	2,322	0	163,762	163,762	500,000	205 %
16	\$9,624	5,202	2,497	0	176,092	176,092	500,000	184 %
17	\$9,624	5,571	2,674	0	188,613	188,613	500,000	165 %
18	\$9,624	5,947	2,855	0	201,330	201,330	500,000	148 %
19	\$9,624	6,329	3,038	0	214,245	214,245	500,000	133 %
20	\$9,624	6,716	3,224	0	227,362	227,362	500,000	120 %
21	\$0	6,821	3,274	0	230,909	230,909	500,000	117 %
22	\$0	6,927	3,325	0	234,511	234,511	500,000	113 %
23	\$0	7,035	3,377	0	238,169	238,169	500,000	110 %
24	\$0	7,145	3,430	0	241,885	241,885	500,000	107 %
25	\$0	7,257	3,483	0	245,658	245,658	507,316	107 %
26	\$0	7,370	3,537	0	249,490	249,490	524,697	110 %
27	\$0	7,485	3,593	0	253,382	253,382	542,674	114 %
28	\$0	7,601	3,649	0	257,335	257,335	561,284	118 %
29	\$0	7,720	3,706	0	261,350	261,350	580,562	122 %
30	\$0	7,840	3,763	0	265,427	265,427	600,546	126 %
31	\$0	7,963	3,822	0	269,567	269,567	621,269	130 %
32	\$0	8,087	3,882	0	273,772	273,772	642,767	135 %
33	\$0	8,213	3,942	0	278,043	278,043	665,084	139 %
34	\$0	8,341	4,004	0	282,381	282,381	688,253	144 %
35	\$0	8,471	4,066	0	286,786	286,786	712,309	148 %
36	\$0	8,604	4,130	0	291,260	291,260	737,296	153 %
37	\$0	8,738	4,194	0	295,803	295,803	763,246	158 %
38	\$0	8,874	4,260	0	300,418	300,418	790,189	163 %
39	\$0	9,013	4,326	0	305,104	305,104	818,161	168 %
40	\$0	9,153	4,394	0	309,864	309,864	847,197	173 %
41	\$0	9,296	4,462	0	314,698	314,698	877,333	179 %
42	\$0	9,441	4,532	0	319,607	319,607	908,595	184 %
43	\$0	9,588	4,602	0	324,593	324,593	941,003	190 %
44	\$0	9,738	4,674	0	329,657	329,657	974,584	196 %
45	\$0	9,890	4,747	0	334,799	334,799	1,009,354	201 %
46	\$0	10,044	4,821	0	340,022	340,022	1,045,331	207 %
47	\$0	10,201	4,896	0	345,327	345,327	1,082,512	213 %
48	\$0	10,360	4,973	0	350,714	350,714	1,120,881	220 %
49	\$0	10,521	5,050	0	356,185	356,185	1,160,402	226 %
50	\$0	10,686	5,129	0	361,741	361,741	1,200,994	232 %
51	\$0	10,852	5,209	0	367,385	367,385	1,242,522	238 %

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.

LEGACY BUILDER

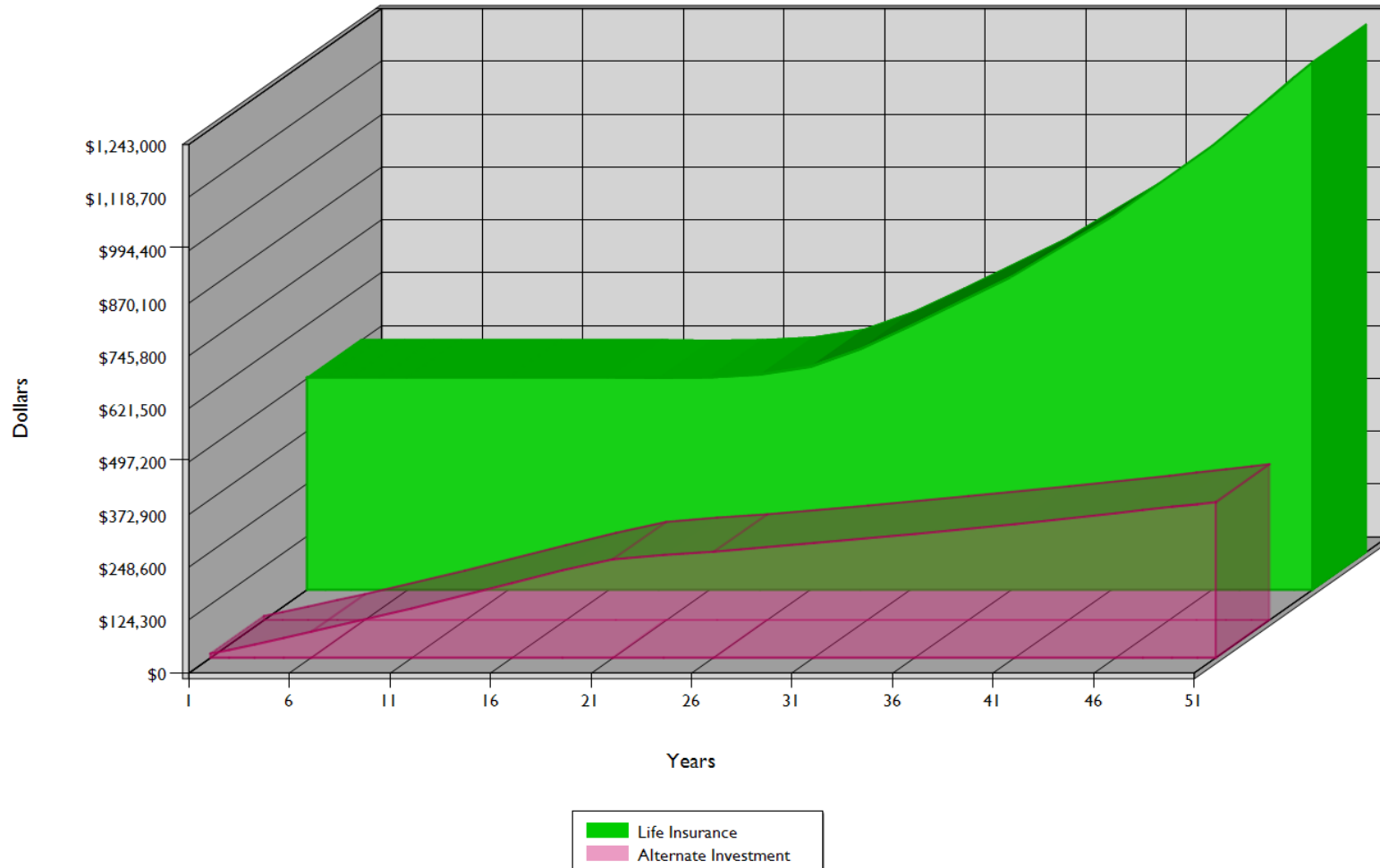
Policy year	Annual Deposit / Premium	Alternate Investment					Life Insurance	
		Alternate Investment Growth	Alternate Investment Tax on Growth	Alternate Investment Deferred Tax on Unrealized Gains	Alternate Investment Accumulated Value	Alternate Investment Estate Benefit	Personal Legacy Builder Death Benefit	Personal Legacy Builder Estate Advantage
52	\$0	11,022	5,290	0	373,116	373,116	1,284,727	244 %
53	\$0	11,193	5,373	0	378,936	378,936	1,327,190	250 %
54	\$0	11,368	5,457	0	384,848	384,848	1,369,158	256 %
55	\$0	11,545	5,542	0	390,851	390,851	1,409,321	261 %

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Personal Legacy Builder

Life Insurance vs Alternate Investment





LEGACY BUILDER Current Dividend Interest Rate -1%

Policy year	Annual Deposit / Premium	Alternate Investment					Life Insurance	
		Alternate Investment Growth	Alternate Investment Tax on Growth	Alternate Investment Deferred Tax on Unrealized Gains	Alternate Investment Accumulated Value	Alternate Investment Estate Benefit	Personal Legacy Builder Death Benefit	Personal Legacy Builder Estate Advantage
1	\$9,624	289	139	0	9,774	9,774	500,000	5,015 %
2	\$9,624	582	279	0	19,701	19,701	500,000	2,438 %
3	\$9,624	880	422	0	29,783	29,783	500,000	1,579 %
4	\$9,624	1,182	567	0	40,022	40,022	500,000	1,149 %
5	\$9,624	1,489	715	0	50,421	50,421	500,000	892 %
6	\$9,624	1,801	865	0	60,982	60,982	500,000	720 %
7	\$9,624	2,118	1,017	0	71,708	71,708	500,000	597 %
8	\$9,624	2,440	1,171	0	82,601	82,601	500,000	505 %
9	\$9,624	2,767	1,328	0	93,664	93,664	500,000	434 %
10	\$9,624	3,099	1,487	0	104,900	104,900	500,000	377 %
11	\$9,624	3,436	1,649	0	116,311	116,311	500,000	330 %
12	\$9,624	3,778	1,813	0	127,900	127,900	500,000	291 %
13	\$9,624	4,126	1,980	0	139,669	139,669	500,000	258 %
14	\$9,624	4,479	2,150	0	151,623	151,623	500,000	230 %
15	\$9,624	4,837	2,322	0	163,762	163,762	500,000	205 %
16	\$9,624	5,202	2,497	0	176,092	176,092	500,000	184 %
17	\$9,624	5,571	2,674	0	188,613	188,613	500,000	165 %
18	\$9,624	5,947	2,855	0	201,330	201,330	500,000	148 %
19	\$9,624	6,329	3,038	0	214,245	214,245	500,000	133 %
20	\$9,624	6,716	3,224	0	227,362	227,362	500,000	120 %
21	\$0	6,821	3,274	0	230,909	230,909	500,000	117 %
22	\$0	6,927	3,325	0	234,511	234,511	500,000	113 %
23	\$0	7,035	3,377	0	238,169	238,169	500,000	110 %
24	\$0	7,145	3,430	0	241,885	241,885	500,000	107 %
25	\$0	7,257	3,483	0	245,658	245,658	500,000	104 %
26	\$0	7,370	3,537	0	249,490	249,490	500,000	100 %
27	\$0	7,485	3,593	0	253,382	253,382	500,000	97 %
28	\$0	7,601	3,649	0	257,335	257,335	500,000	94 %
29	\$0	7,720	3,706	0	261,350	261,350	500,000	91 %
30	\$0	7,840	3,763	0	265,427	265,427	512,662	93 %
31	\$0	7,963	3,822	0	269,567	269,567	526,070	95 %
32	\$0	8,087	3,882	0	273,772	273,772	539,895	97 %
33	\$0	8,213	3,942	0	278,043	278,043	554,166	99 %
34	\$0	8,341	4,004	0	282,381	282,381	568,893	101 %
35	\$0	8,471	4,066	0	286,786	286,786	584,097	104 %
36	\$0	8,604	4,130	0	291,260	291,260	599,788	106 %
37	\$0	8,738	4,194	0	295,803	295,803	615,989	108 %
38	\$0	8,874	4,260	0	300,418	300,418	632,698	111 %
39	\$0	9,013	4,326	0	305,104	305,104	649,933	113 %
40	\$0	9,153	4,394	0	309,864	309,864	667,700	115 %
41	\$0	9,296	4,462	0	314,698	314,698	686,015	118 %
42	\$0	9,441	4,532	0	319,607	319,607	704,877	121 %
43	\$0	9,588	4,602	0	324,593	324,593	724,290	123 %
44	\$0	9,738	4,674	0	329,657	329,657	744,254	126 %
45	\$0	9,890	4,747	0	334,799	334,799	764,757	128 %
46	\$0	10,044	4,821	0	340,022	340,022	785,793	131 %
47	\$0	10,201	4,896	0	345,327	345,327	807,346	134 %
48	\$0	10,360	4,973	0	350,714	350,714	829,385	136 %
49	\$0	10,521	5,050	0	356,185	356,185	851,865	139 %
50	\$0	10,686	5,129	0	361,741	361,741	874,707	142 %
51	\$0	10,852	5,209	0	367,385	367,385	897,802	144 %

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LEGACY BUILDER Current Dividend Interest Rate -1%

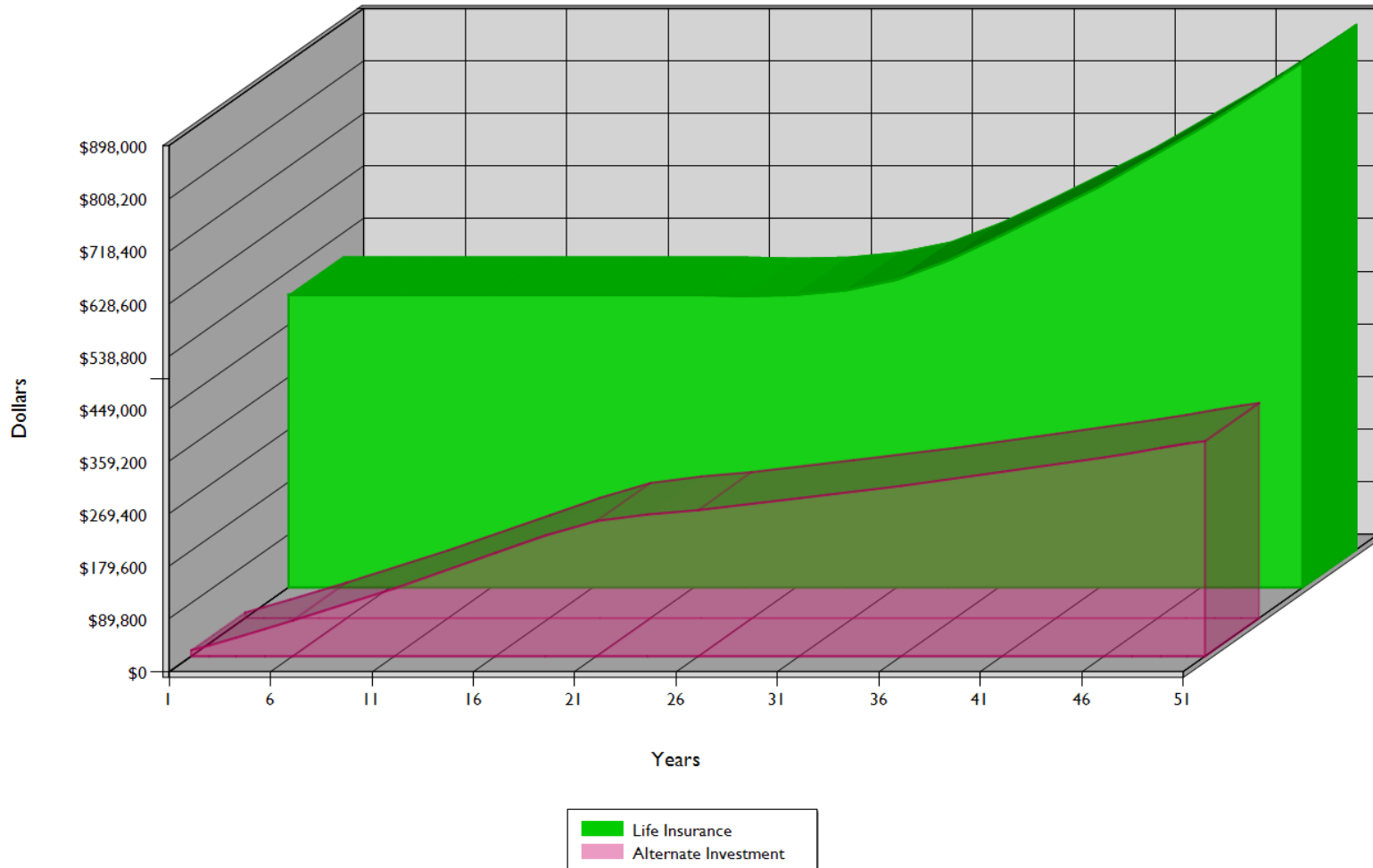
Policy year	Annual Deposit / Premium	Alternate Investment					Life Insurance	
		Alternate Investment Growth	Alternate Investment Tax on Growth	Alternate Investment Deferred Tax on Unrealized Gains	Alternate Investment Accumulated Value	Alternate Investment Estate Benefit	Personal Legacy Builder Death Benefit	Personal Legacy Builder Estate Advantage
52	\$0	11,022	5,290	0	373,116	373,116	920,947	147 %
53	\$0	11,193	5,373	0	378,936	378,936	943,827	149 %
54	\$0	11,368	5,457	0	384,848	384,848	965,898	151 %
55	\$0	11,545	5,542	0	390,851	390,851	986,236	152 %

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Personal Legacy Builder Life Insurance vs Alternate Investment





LEGACY BUILDER Current Dividend Interest Rate -2%

Policy year	Annual Deposit / Premium	Alternate Investment					Life Insurance	
		Alternate Investment Growth	Alternate Investment Tax on Growth	Alternate Investment Deferred Tax on Unrealized Gains	Alternate Investment Accumulated Value	Alternate Investment Estate Benefit	Personal Legacy Builder Death Benefit	Personal Legacy Builder Estate Advantage
1	\$9,624	289	139	0	9,774	9,774	500,000	5,015 %
2	\$9,624	582	279	0	19,701	19,701	500,000	2,438 %
3	\$9,624	880	422	0	29,783	29,783	500,000	1,579 %
4	\$9,624	1,182	567	0	40,022	40,022	500,000	1,149 %
5	\$9,624	1,489	715	0	50,421	50,421	500,000	892 %
6	\$9,624	1,801	865	0	60,982	60,982	500,000	720 %
7	\$9,624	2,118	1,017	0	71,708	71,708	500,000	597 %
8	\$9,624	2,440	1,171	0	82,601	82,601	500,000	505 %
9	\$9,624	2,767	1,328	0	93,664	93,664	500,000	434 %
10	\$9,624	3,099	1,487	0	104,900	104,900	500,000	377 %
11	\$9,624	3,436	1,649	0	116,311	116,311	500,000	330 %
12	\$9,624	3,778	1,813	0	127,900	127,900	500,000	291 %
13	\$9,624	4,126	1,980	0	139,669	139,669	500,000	258 %
14	\$9,624	4,479	2,150	0	151,623	151,623	500,000	230 %
15	\$9,624	4,837	2,322	0	163,762	163,762	500,000	205 %
16	\$9,624	5,202	2,497	0	176,092	176,092	500,000	184 %
17	\$9,624	5,571	2,674	0	188,613	188,613	500,000	165 %
18	\$9,624	5,947	2,855	0	201,330	201,330	500,000	148 %
19	\$9,624	6,329	3,038	0	214,245	214,245	500,000	133 %
20	\$9,624	6,716	3,224	0	227,362	227,362	500,000	120 %
21	\$0	6,821	3,274	0	230,909	230,909	500,000	117 %
22	\$0	6,927	3,325	0	234,511	234,511	500,000	113 %
23	\$0	7,035	3,377	0	238,169	238,169	500,000	110 %
24	\$0	7,145	3,430	0	241,885	241,885	500,000	107 %
25	\$0	7,257	3,483	0	245,658	245,658	500,000	104 %
26	\$0	7,370	3,537	0	249,490	249,490	500,000	100 %
27	\$0	7,485	3,593	0	253,382	253,382	500,000	97 %
28	\$0	7,601	3,649	0	257,335	257,335	500,000	94 %
29	\$0	7,720	3,706	0	261,350	261,350	500,000	91 %
30	\$0	7,840	3,763	0	265,427	265,427	500,000	88 %
31	\$0	7,963	3,822	0	269,567	269,567	500,000	85 %
32	\$0	8,087	3,882	0	273,772	273,772	500,000	83 %
33	\$0	8,213	3,942	0	278,043	278,043	500,000	80 %
34	\$0	8,341	4,004	0	282,381	282,381	500,000	77 %
35	\$0	8,471	4,066	0	286,786	286,786	500,000	74 %
36	\$0	8,604	4,130	0	291,260	291,260	500,000	72 %
37	\$0	8,738	4,194	0	295,803	295,803	500,000	69 %
38	\$0	8,874	4,260	0	300,418	300,418	500,000	66 %
39	\$0	9,013	4,326	0	305,104	305,104	501,517	64 %
40	\$0	9,153	4,394	0	309,864	309,864	511,552	65 %
41	\$0	9,296	4,462	0	314,698	314,698	521,838	66 %
42	\$0	9,441	4,532	0	319,607	319,607	532,371	67 %
43	\$0	9,588	4,602	0	324,593	324,593	543,143	67 %
44	\$0	9,738	4,674	0	329,657	329,657	554,151	68 %
45	\$0	9,890	4,747	0	334,799	334,799	565,381	69 %
46	\$0	10,044	4,821	0	340,022	340,022	576,819	70 %
47	\$0	10,201	4,896	0	345,327	345,327	588,438	70 %
48	\$0	10,360	4,973	0	350,714	350,714	600,215	71 %
49	\$0	10,521	5,050	0	356,185	356,185	612,115	72 %
50	\$0	10,686	5,129	0	361,741	361,741	624,068	73 %
51	\$0	10,852	5,209	0	367,385	367,385	635,989	73 %

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LEGACY BUILDER Current Dividend Interest Rate -2%

Policy year	Annual Deposit / Premium	Alternate Investment					Life Insurance	
		Alternate Investment Growth	Alternate Investment Tax on Growth	Alternate Investment Deferred Tax on Unrealized Gains	Alternate Investment Accumulated Value	Alternate Investment Estate Benefit	Personal Legacy Builder Death Benefit	Personal Legacy Builder Estate Advantage
52	\$0	11,022	5,290	0	373,116	373,116	647,726	74 %
53	\$0	11,193	5,373	0	378,936	378,936	659,061	74 %
54	\$0	11,368	5,457	0	384,848	384,848	669,612	74 %
55	\$0	11,545	5,542	0	390,851	390,851	678,739	74 %

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Personal Legacy Builder Life Insurance vs Alternate Investment

