



EMPIRE LIFE CI PROTECT PLUS[®]

Critical Illness Insurance
Product Summary

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Insurance & Investments
Simple. Fast. Easy.[®]



CRITICAL ILLNESS INSURANCE – EMPIRE LIFE CI PROTECT PLUS®

Optional – Return of Premium on Surrender or Maturity Rider (ROPS/M)

- Issue ages: 18 – 55 (age nearest)
- Can be added at issue only
- For multi-life cases, ROPS/M may be added to one or both lives
- For CI Protect Plus base coverage with a CI Protect Plus rider, ROPS/M may be added to the base coverage and/or the rider
- Eligible premiums used to determine ROPS/M benefit includes:
 - CI Protect Plus premiums, including medical extras and the policy fee if the CI Protect Plus is the base coverage
 - Premiums for the ROPS/M rider, and if selected, premiums for the ROPD rider
 - If the CI Protect Plus coverage was converted from a coverage that had ROPS/M, premiums for the coverage that was converted
 - Waived premiums under the Waiver of Premium benefit
- The following is excluded from the ROPS/M benefit calculation:
 - Premiums for any other riders or additional benefits, flat extras and policy fee if the CI Protect Plus coverage is a rider
- If added to CI Protect Plus 10/20/75 plans, ROPS/M Benefit will be paid if the CI Protect Plus coverage is in force and the owner submits a written request any time after the later of the life insured's attained age 60 and the 15th policy anniversary for the coverage, or at life insured's age 75 when the ROPS/M expires if no ROPS/M benefit has been paid
- If added to CI Protect Plus 100 15-Pay plan, ROPS/M Benefit will be paid if the CI Protect Plus coverage is in force and the owner submits a written request any time after the later of the 15th policy anniversary for the coverage, or at life insured's age 100 when the ROPS/M expires if no ROPS/M benefit has been paid
- The ROPS/M benefit is a percentage of the premiums paid determined based on the attained age of the life Insured as indicated in the chart below

If Added to CI Protect Plus 10/20/75:		If Added to CI Protect Plus 100 15-Pay: new	
Life Insured's Attained Age	Percentage	Coverage anniversary	Percentage
60 – 64	70%	1st to 14th anniversary	0%
65 – 69	80%	15th anniversary and after	100%
70 – 74	90%		
75	100%		

Optional – Return of Premium on Death Rider (ROPD)

- Issue ages (age nearest):
 - CI Protect Plus 10 – 18 to 65
 - CI Protect Plus 20 – 18 to 55
 - CI Protect Plus 75 – 18 to 65
 - CI Protect Plus 100 15-Pay – 18 to 65
- Can be added at issue only
- For multi-life cases, ROPD may be added to one or both lives
- For CI Protect Plus base coverage with a CI Protect Plus rider, ROPD may be added to the base coverage and/or the rider
- If the life insured dies before becoming eligible for the CI Protect Plus critical illness benefit, this rider will provide the designated beneficiary a benefit equal to the sum of eligible premiums paid for the CI Protect Plus coverage. Eligible premiums to be included in the ROPD benefit:
 - CI Protect Plus premiums, including medical extras and the policy fee if the CI Protect Plus is a base coverage
 - Premiums for the ROPD rider, and if selected, premiums for the ROPS/M rider
 - If the CI Protect Plus was converted from a coverage that had ROPD, premiums for the coverage that was converted
 - Waived premiums under the Waiver of Premium benefit
- The following is excluded from the ROPD benefit calculation:
 - Premiums for any other riders or additional benefits, flat extras and policy fee if the CI Protect Plus coverage is a rider

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Built-in Benefits

Benefit Payable on Death

Life insurance coverage with a fixed death benefit \$1,000 will be payable if the life insured dies, from any cause, prior to the CI Protect Plus coverage terminating and without a critical illness benefit payout.

Non-Life Threatening Illness Benefit

- Upon life insured's diagnosis of one of the six covered illnesses and claims approval, this benefit pays 15% of the CI Protect Plus coverage amount for the life insured, to a maximum of two payments providing the second payment must be for a different covered illness under this benefit
- The maximum benefit payment is \$50,000 in total for each CI Protect Plus coverage
- A Critical Illness benefit paid under the CI Protect Plus coverage will NOT be reduced by the payment of this benefit
- Covers 6 illnesses:
 - Ductal breast cancer in situ
 - Prostate cancer
 - Coronary Angioplasty
 - Chronic lymphocytic leukemia
 - Thyroid cancer
 - Malignant melanoma

Medical Concierge Services (non-contractual)

- Empire Life has partnered with MedExtra Inc. to provide medical opinion services and information before and after diagnosis. Services include:
 - Rule-Out Critical Illness (pre-diagnosis services)
 - Remote Second Opinion
 - Critical Illness Care Management

The information in this document is for general information purposes only and is not to be construed as providing legal, tax, financial or professional advice. The Empire Life Insurance Company assumes no responsibility for any reliance made on or misuse or omissions of the information contained in this document. Please seek professional advice before making any decision.



For full details on plan features, please refer to the policy contract. To find out more about Empire Life CI Protect Plus, contact your Account Executive or call our sales centre at 1 866 894-6182.

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The Empire Life Insurance Company

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