

SOLUTION 100[®]

Non Par Life insurance with significant Guaranteed Paid-Up and Cash Surrender Value options at age 65!¹



Case Study: Jack, 35 year old male, non-smoker

Jack needs:

- \$100,000 of permanent life insurance coverage
- Competitive monthly premiums
- Option to stop paying premiums at age 65 but keep some coverage

Recommended Solution:

Empire Life's Solution 100

- Competitive Guaranteed monthly premiums (ranked #2)¹ - \$73.89
- Highest Guaranteed Paid-Up Value at age 65¹ - \$80,432
- Competitive Guaranteed Cash Surrender Value at age 65¹ - \$31,346



Need 1: Competitiveness

Male Non Smoker, \$100,000 Non-Participating Whole Life insurance

Age	Solution 100 Premium ranking on Life Guide
35	# 2
40	# 2
45	# 3



Need 2: Paid-Up Value at age 65

Male Non Smoker, Solution 100 Paid-Up Value at age 65

Age	Ranking on Life Guide	As a percentage of premiums paid
35	# 1	327%
40	# 1	293%
45	# 1	254%



Need 3: Guaranteed Cash Surrender Value at age 65

Male Non Smoker, Solution 100 Guaranteed Cash Surrender Value at age 65

Age	Ranking on Life Guide	As a percentage of premiums paid
35	# 2	127%
40	# 2	115%
45	# 1	102%

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¹ Source: Life Guide Non Par Whole Life comparison as of December 2, 2020. This example is for illustration purposes only. Rankings shown are based on premium rates, paid-up and cash values shown in Life Guide as of December 2, 2020 for the non-participating whole life. Life pay, life insurance plans. Cash value and paid-up value amounts shown are guaranteed and assume no changes are made to the policy and there are no withdrawals or surrenders. Total coverage amount and total cash value amount may be more or less than those shown depending on the life insured's insurance age, smoker status and health, initial coverage amount, pay period and life insurance premiums. The information in this document is for general information purposes only. Please seek professional advice before making any decision

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The Empire Life Insurance Company

259 King Street East, Kingston, ON K7L 3A8 • 1 877 548-1881 • info@empire.ca • empire.ca

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