



# GUARANTEED LIFE PROTECT

Guaranteed Issue Life Insurance  
Product Summary

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Insurance & Investments  
Simple. Fast. Easy.®



# Guaranteed Life Protect

<b>Plan Type</b>	A guaranteed Issue permanent life insurance plan.
<b>Product Description</b>	Permanent non-participating whole life insurance with guaranteed level premium rates, guaranteed cash surrender values and reduced paid up values, designed for people who are looking for guaranteed issue life insurance protection. Ideal for clients who have trouble being approved for fully underwritten life insurance coverage.
<b>Issue Ages</b>	40-75 years (age nearest)
<b>Minimum Coverage</b>	\$5,000
<b>Maximum Coverage</b>	Issue ages 40-50 – Lifetime maximum coverage amount of \$50,000 per life insured Issue ages 51-75 – Lifetime maximum coverage amount of \$25,000 per life insured
<b>Coverage Type</b>	Single Life
<b>Coverage Duration</b>	Lifetime coverage that is fully paid-up at age 95
<b>Premiums</b>	Guaranteed rates with level premiums
<b>Annual Policy Fee</b>	\$50
<b>Conversion</b>	Not convertible
<b>Policy Values</b>	<ul style="list-style-type: none"><li>• Guaranteed Cash Surrender Values – at the fifth policy anniversary</li><li>• Reduced Paid-Up Values – at the eighth policy anniversary</li></ul>
<b>Additional Benefits Available</b>	None
<b>Riders Available</b>	None
<b>Death Benefit</b>	<p>If death occurs due to natural causes within the first 24 months of the policy taking effect or being reinstated, death benefit equals premiums paid during the 24 month period, without interest. If death due to natural causes occurs after the first 24 months of the policy taking effect or being reinstated, death benefit equals the policy face amount.</p> <p>If death is due to an accident, death benefit equals the policy face amount. Some exclusions apply if death occurs within the first 24 months of the policy taking effect or being reinstated.</p>



For more information on how you can add these products to your coverage plan, contact your financial advisor or visit [empire.ca](http://empire.ca).

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**The Empire Life Insurance Company**

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