



Release Notes

Envision 12.1 (01/2021)

Product Changes:

Effective January 28, 2021, we are pleased to announce that the new Empire Life CI Protect Plus[®] 100 15-Pay is added to our CI Protect Plus product portfolio. Empire Life CI Protect Plus 100 15-Pay Critical Illness Insurance is a term to age 100 Critical Illness insurance product that is fully paid after 15 years. Premiums are guaranteed to remain the same for the first 15 years of coverage, after which the coverage becomes fully paid. The Critical Illness insurance coverage will be in effect until the Life Insured's age 100, at which time the Critical Illness insurance terminates and all coverage ceases.

Effective January 28, 2021, we will also be implementing the following changes to our Solution 100 plan:

- Guaranteed cash surrender values & paid-up values will start in year 10 instead of year 4
- Lower Solution 100 guaranteed cash surrender values and reduced paid-up values from Year 10 to Year 17

There is no impact on the following features for Solution 100:

- Guaranteed cash surrender values & paid-up values from year 18 and after
- Premium rates for all ages and face amounts.

Please refer to Information Circulars #2020-37 and # 2021-04 for details.

Software Changes:

The Empire Life CI Protect Plus can be selected as a standalone plan on the Coverage tab or as a rider on the Rider tab of Envision or the Empire Web Illustrator.

The new guaranteed cash surrender values & paid-up values for Solution 100 are also updated in the Envision 12.1.

If you have any questions, please contact your Account Executive or call our Sales Centre Team at 1-866-894-6182 or by email at salescentre@empire.ca.

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