

SOLUTION
SERIES



SOLUTION SERIES®

Term & Permanent Life Insurance

SOLUTION ART®
SOLUTION 10®
SOLUTION 20®
SOLUTION 25™
SOLUTION 30®
SOLUTION 100®



Insurance & Investments
Simple. Fast. Easy.®





SOLUTION SERIES

The Solution Series from The Empire Life Insurance Company (Empire Life) is designed to provide affordable, flexible non-participating life insurance for a wide range of protection needs.

Solution ART

Solution ART is a renewable and convertible term life insurance product with guaranteed initial and renewal premiums. Unlike traditional ART plans, where premiums increase annually starting at year 2, Solution ART premiums remain the same for the first (3) policy years. Starting at year 4, premiums increase yearly to age 85 and then remain level to age 100. At age 100 the coverage becomes fully paid-up.

Solution 10 / Solution 20

Solution 10 and Solution 20 are renewable and convertible term life insurance products with guaranteed initial and renewal premiums. Premiums remain the same for each term. At the end of each term, the coverage renews automatically and the premiums increase. For Solution 10, premiums increase every 10 years until the renewal after age 75 and then remain level to age 100. For Solution 20, premiums increase every 20 years until the renewal after age 65 and then remain level to age 100. At age 100, both coverages become fully paid-up.



Lower Preferred and Elite premium rates are available if life insured meets our Preferred/Elite risk class underwriting criteria. It is available for coverage amounts of \$1,000,001 and up if fluid tests are provided.

Clients aged 18 to 50 who are applying for coverage between \$1,000,001 and \$2,000,000, they have the choice of:

- **applying for Preferred/Elite rates by providing fluid tests; or**
- **can choose the convenience of applying without fluid tests for Standard rates.**

Solution 25/ Solution 30

Solution 25 and Solution 30 are renewable and convertible term life insurance product with guaranteed initial and renewal premiums. For Solution 25, premiums remain the same for the first 25 years. Starting at year 26, premiums increase yearly to age 85. For Solution 30, premiums remain the same for the first 30 years. Starting at year 31, premiums increase yearly to age 85. Thereafter, these term plans remain level to age 100. At age 100, the coverage becomes fully paid-up.

Solution 100

Solution 100 is a permanent life insurance product with guaranteed premiums payable to age 100 and guaranteed cash surrender values that start in year 10. At age 100, the coverage becomes fully paid-up. This product is specifically designed for clients who need lifetime protection at an affordable level premium to age 100.

SIMPLE AFFORDABLE FLEXIBLE...

PLAN DETAILS

	Solution ART	Solution 10/20	Solution 25/30	Solution 100
Plan description	Annual renewable and convertible term life insurance with guaranteed premium rates	10-year term or 20-year term renewable and convertible life insurance with guaranteed premium rates	25-year or 30-year term, then annual renewable and convertible term life insurance with guaranteed premium rates	Permanent life insurance with guaranteed premium rates, reduced paid-up and cash surrender values
Target audience	<ul style="list-style-type: none"> • Temporary life insurance coverage at a low cost • Plan to improve health status or switch to a longer-term or permanent solution 	Short or longer-term life insurance coverage for a variety of needs including: <ul style="list-style-type: none"> • Paying mortgages, debts • Small business planning 	Long-term life insurance coverage for a variety of needs including: <ul style="list-style-type: none"> • Paying mortgages, debts & final expenses • Family income replacement 	<ul style="list-style-type: none"> • Affordable permanent life insurance coverage with no premium changes • Access to cash surrender values for emergency needs starting in year 10
Issue Ages (age nearest)	18 to 65	Solution 10: 18 to 75 Solution 20: 18 to 65	Solution 25: 18 to 60 Solution 30: 18 to 55	0–75 years
Coverage duration	Lifetime coverage, fully paid-up at age 100	Lifetime coverage, fully paid-up at age 100	Lifetime coverage, fully paid-up at age 100	Lifetime coverage, fully paid-up at age 100
Minimum coverage	\$25,000	\$25,000 up to age 65 \$10,000 for ages 66 to 75	\$25,000	\$25,000 up to age 65 \$10,000 for ages 66 to 75
Maximum coverage	\$499,999	\$10,000,000	\$10,000,000	\$10,000,000
Underwriting Classification	All amounts <ul style="list-style-type: none"> • Standard non-smoker • Standard smoker 	All amounts <ul style="list-style-type: none"> • Standard non-smoker • Standard smoker \$1,000,001 & up if fluid tests provided <ul style="list-style-type: none"> • Elite non-smoker • Preferred non-smoker • Preferred smoker 	All amounts <ul style="list-style-type: none"> • Standard non-smoker • Standard smoker \$1,000,001 & up if fluid tests provided <ul style="list-style-type: none"> • Elite non-smoker • Preferred non-smoker • Preferred smoker 	All amounts <ul style="list-style-type: none"> • Standard non-smoker • Standard smoker
Coverage Type	<ul style="list-style-type: none"> • Single life • Joint First-to-die (2 lives) • Joint Last-to-die (2 lives) • Multi-life (2 lives) 	<ul style="list-style-type: none"> • Single life • Joint First-to-die (2 lives) • Joint Last-to-die (2 lives) • Multi-life (2 lives) 	<ul style="list-style-type: none"> • Single life • Joint First-to-die (2 lives) • Joint Last-to-die (2 lives) • Multi-life (2 lives) 	<ul style="list-style-type: none"> • Single life • Joint First-to-die (2 lives) • Joint Last-to-die (2 lives) • Multi-life (2 lives)

PLAN DETAILS

	Solution ART	Solution 10/20	Solution 25/30	Solution 100
Premium	Guaranteed premium rates with no increases for the first three years, then increases every year, with the last premium increase occurring on the premium renewal at age 85.	<p>For Solution 10 Guaranteed premium rates that increase every 10 years with the last premium increase occurring on the premium renewal after age 75.</p> <p>For Solution 20 Guaranteed premium rates that increase every 20 years with the last premium increase occurring on the premium renewal after age 65.</p>	<p>For Solution 25 Guaranteed premium rates for the first 25 years, then increases every year, with the last premium increase occurring at age 85.</p> <p>For Solution 30 Guaranteed premium rates for the first 30 years, then increases every year, with the last premium increase occurring at age 85.</p>	Guaranteed level premium rates to age 100
Premium Banding	Under \$100,000 \$100,000 – \$249,999 \$250,000 – \$499,999	Under \$100,000 \$100,000 – \$249,999 \$250,000 – \$499,999 \$500,000 – \$999,999 \$1,000,000 +	Under \$100,000 \$100,000 – \$249,999 \$250,000 – \$499,999 \$500,000 – \$999,999 \$1,000,000 +	Under \$100,000 \$100,000 – \$249,999 \$250,000 – \$499,999 \$500,000 +
Annual policy fee	Base plan: \$50, Rider: \$0	Base plan: \$50, Rider: \$0	Base plan: \$50, Rider: \$0	Base plan: \$50, Rider: \$0
Monthly modal factor	0.09	0.09	0.09	0.09
Conversion	Up to age 75	Up to age 75	Up to age 75	Not convertible
Conversion options	<ul style="list-style-type: none"> • Solution 100 • EstateMax® • Optimax Wealth® 	<ul style="list-style-type: none"> • Solution 100 • EstateMax • Optimax Wealth 	<ul style="list-style-type: none"> • Solution 100 • EstateMax • Optimax Wealth 	None
Policy values	Not available	Not available	Not available	Guaranteed cash surrender and reduced paid-up values in year 10
Available benefit riders	<ul style="list-style-type: none"> • Waiver of Premium • Guaranteed Insurability • AD&D • Children's Life Rider • Children's Critical Illness Rider 	<ul style="list-style-type: none"> • Waiver of Premium • Guaranteed Insurability • AD&D • Children's Life Rider • Children's Critical Illness Rider 	<ul style="list-style-type: none"> • Waiver of Premium • Guaranteed Insurability • AD&D • Children's Life Rider • Children's Critical Illness Rider 	<ul style="list-style-type: none"> • Waiver of Premium • Payor Waiver of Premium • Guaranteed Insurability • AD&D • Children's Life Rider • Children's Critical Illness Rider
Available insurance riders	Solution Series CI Protect & CI Protect Plus Empire Life Disability Credit Protect™	Solution Series CI Protect & CI Protect Plus Empire Life Disability Credit Protect™	Solution Series CI Protect & CI Protect Plus Empire Life Disability Credit Protect™	Solution Series CI Protect & CI Protect Plus Empire Life Disability Credit Protect™

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The Empire Life Insurance Company

259 King Street East, Kingston, ON K7L 3A8

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empire.ca info@empire.ca 1 877 548-1881

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