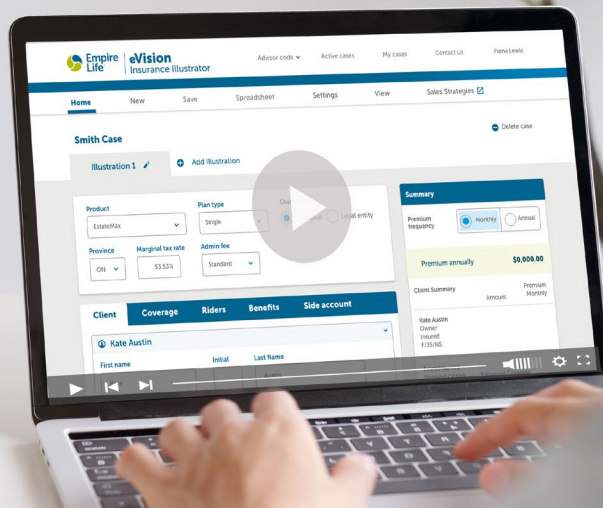


NEW

eVision Insurance Illustrator™

A simpler way to run illustrations.
Built for flexibility. No downloads required.

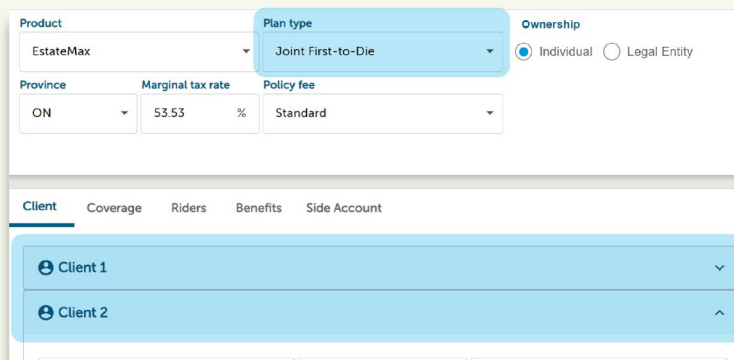


The new eVision Insurance Illustrator offers new features and provides an improved modern design that makes submitting illustrations simple, fast and easy.

eVision builds off the success of our desktop Envision illustrator with added new features based on advisor feedback. Not only will you have access to all the same familiar capabilities that you've come to expect from Envision, but now we've made it easier to launch new products and introduce new capabilities.

Key new features include:

- Automatically launching **two input screens** for joint or multi-life policies on the same tab
- New **detailed life insurance taxation summary** added to our Solution Series term life insurance portfolio
- Mobile-optimized, responsive design means running illustrations is easy
- **Real-time summary calculation** refreshes with changes to illustration inputs (mobile-optimized)



Joint/ multi-life policies

Detailed Life Insurance Taxation Summary

This Life Insurance Taxation Summary provides an illustration of taxes that may be payable if the policy is surrendered and cash values are paid. Values are based on our interpretation of current Canadian tax law, and assumes that the current provisions in the Income Tax Act (Canada) regarding the tax exempt nature of cash value increases will remain the same. The values in this Life Insurance Taxation Summary do not relate to any critical illness insurance riders or return of premium options, if selected. This illustration does not constitute legal or tax advice for a specific individual. Actual values may vary from those illustrated. Differences in an individual's circumstances may have an impact on the effect of the tax treatment being shown.

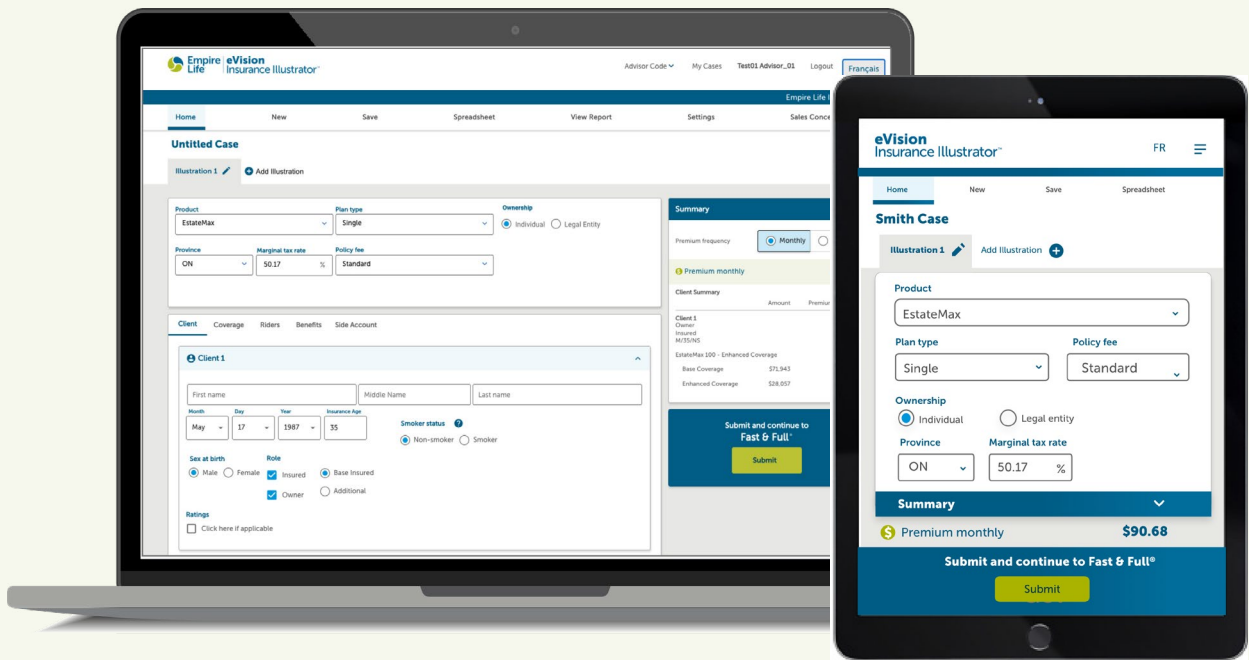
Please note that the Minister of Finance may, at any time, elect to change the provisions of the Income Tax Act (Canada) that affect this illustration or issue an interpretation of those provisions that differs from our interpretation.

Refer to the Glossary of Terms – Detailed Life Insurance Taxation Summary for descriptions of the features illustrated.

Owners	Client 1	Client 2
Province/Territory of Residence	ON	
Marginal Tax Rate	53.53%	

Policy Year (EOY)	Net Cost of Pure Ins. (NCPI)	Cumulative NCPI	Adjusted Cost Basis (ACB)	CDA Credit
1	\$13	\$13	\$89	\$24,911
2	\$18	\$30	\$172	\$24,828
3	\$22	\$52	\$252	\$24,748

Term life taxation summary



Other enhancements include:

- Identification of Corporate owners earlier in the illustration process
- Access to easy-to-read client reports
- Auto-population of the provincial (marginal/corporate) tax rates
- Providing solve calculations for both coverage amount or premium
- Automatic version updates and no downloads required (cloud web-based software)

Want to learn more or have questions?



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