

# NON-PARTICIPATING PERMANENT LIFE INSURANCE

SIMPLE, **COMPETITIVE**, GUARANTEED...

## Solution 100®



## Term to 100



FOR ADVISOR USE ONLY

Insurance & Investments  
Simple. Fast. Easy.®





## Non-Participating Permanent Life Insurance

Non-Participating Permanent Life Insurance from Empire Life is designed to provide competitive permanent life insurance for a wide variety of protection needs. Empire Life Non-Participating Permanent Life Insurance can be broken down into two products to meet clients' unique needs.



### **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 designed for individuals and businesses who need lifetime protection, access to cash values, and a competitive level premium to age 100.



### **Term to 100**

Term to 100 is a permanent life insurance product with guaranteed premiums for the life of the policy. At age 100, coverage becomes fully paid-up. This product is designed for individuals and businesses who are primarily interested in the insurance coverage it offers, with no cash values included.

**Empire Life Non-Participating Permanent Life Insurance is recommended for both the family and business market and can help to meet the following insurance needs:**

- Estate Preservation and Final Expenses
- Key Person Insurance
- Buy/Sell Agreements
- Corporate Legacy Builder
- Individual or Corporate Insured Annuity concept

# SIMPLE COMPETITIVE GUARANTEED...

## Plan details

	Solution 100	Term to 100
Plan description	Permanent life insurance with guaranteed premium rates, reduced paid-up, and cash surrender values	Permanent life insurance with guaranteed premiums
Target audience	<ul style="list-style-type: none"> <li>Competitive permanent life insurance coverage with no premium changes</li> <li>Access to cash surrender values for emergency needs starting in year 10</li> </ul>	Competitive permanent life insurance coverage with no premium changes
Issue ages (age nearest)	0-75	18-75
Coverage duration	Lifetime coverage, fully paid-up at age 100	Lifetime coverage, fully paid-up at age 100
Minimum coverage	\$25,000 up to age 65 \$10,000 for ages 66 to 75	\$25,000 up to age 65 \$10,000 for ages 66 to 75
Maximum coverage	\$20,000,000	\$20,000,000
Underwriting classification	All amounts <ul style="list-style-type: none"> <li>Standard non-smoker</li> <li>Standard smoker</li> </ul>	All amounts <ul style="list-style-type: none"> <li>Standard non-smoker</li> <li>Standard smoker</li> </ul>
Coverage type	<ul style="list-style-type: none"> <li>Single life</li> <li>Joint First-to-die (2 lives)</li> <li>Joint Last-to-die (2 lives)</li> <li>Multi-life (2 lives)</li> </ul>	<ul style="list-style-type: none"> <li>Single life</li> <li>Joint First-to-die (2 lives)</li> <li>Joint Last-to-die (2 lives)</li> <li>Multi-life (2 lives)</li> </ul>
Premium	Guaranteed level premium rates to age 100	Guaranteed level premium rates to age 100

## Plan details

	<b>Solution 100</b>	<b>Term to 100</b>
Premium banding	Under \$100,000 \$100,000 – \$249,999 \$250,000 – \$499,999 \$500,000 +	Under \$100,000 \$100,000 – \$249,999 \$250,000 – \$499,999 \$500,000 – \$999,999 \$1,000,000 +
Annual policy fee	Base plan: \$50, Rider: \$0	Base plan: \$50, Rider: \$0
Monthly modal factor	0.09	0.09
Conversion	Not convertible (Available as a conversion option for other products)	Not convertible (Available as a conversion option for other products)
Policy values	Guaranteed cash surrender and reduced paid-up values in year 10	Not available
Available benefit riders	Waiver of Premium Payor Waiver of Premium Guaranteed Insurability AD&D Children’s Life Rider Children’s Critical Illness Rider	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™

 **Want to learn more about our Non-Participating Permanent Life Insurance products? Contact your Account Executive or call our sales center at 1 866 894-6182.**

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### The Empire Life Insurance Company

259 King Street East, Kingston, ON K7L 3A8

**Insurance & Investments – Simple. Fast. Easy.®**  
[empire.ca](http://empire.ca) [info@empire.ca](mailto:info@empire.ca) 1 877 548-1881

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