

OPTIMAX[®]

Permanent
Participating
Life Insurance



PRODUCT SUMMARY

FOR ADVISOR USE ONLY



PERMANENT PARTICIPATING LIFE INSURANCE – OPTIMAX

Plan Type	Participating Whole Life: Available with premiums payable to age 100 (Optimax 100) or premiums payable for 20 years (Optimax 20 Pay)	
Product Description	Permanent life insurance plan with dividend and investment options.	
Issue Ages*	Optimax 100: 0–85 years	Optimax 20 Pay: 0–70 years
Minimum Face Amount/Premium	Age 0–17: \$5,000. Age 18–64: \$15,000. Age 65 plus: \$10,000 or monthly automatic payment plan premium of \$75 (excluding administration fees, riders and extra premiums).	
Coverage Types	<ul style="list-style-type: none"> • Single Life 	<ul style="list-style-type: none"> • Joint First Death (2 lives) • Joint Second Death (2 lives)
Death Benefit Options	<ul style="list-style-type: none"> • Level (dividends may affect death benefit) 	
Cost of Insurance	<ul style="list-style-type: none"> • Premiums are guaranteed. 	
Administration Fee	\$60 (annual)	
Investment Accounts	Dividend Options <ul style="list-style-type: none"> • Cash • Paid-Up Additions • Premium Reduction • Extender Plus Paid-Up Additions • Tax-Exempt Investment Account 	Tax-Exempt Investments <ul style="list-style-type: none"> • Paid-Up Additions Rider[†] • Tax-Exempt Investment Account[†] • Daily Interest Option • 7 Market Indexed Accounts • 14 Managed Indexed Accounts^{††}
Investment Bonus	N/A	
Investment Transfer	N/A	
Policy Loan	Yes, a minimum of \$250.	
Additional Benefits	<ul style="list-style-type: none"> • Disability Waiver of Premium • Guaranteed Insurability • Children’s Life Rider 	<ul style="list-style-type: none"> • Payor Death and Disability Waiver • Accidental Death and Dismemberment • Children’s Critical Illness Rider
Riders Available	<ul style="list-style-type: none"> • Solution Series plans (Term & Permanent) • Vital Link plans (Critical Illness) 	
Special Features	<ul style="list-style-type: none"> • Joint First Death coverage contains survivor and policy exchange options: provides survivor with temporary insurance for 90 days after the first death. • Ten year Extender guarantee. • Lifetime guarantee available on the Extender dividend option^{**}. • Coverage provided under Extender dividend option convertible to permanent insurance^{**}. • The dividend scale on all Optimax plans is guaranteed never to fall below zero. 	

*(age nearest). [†] Minimum deposit requirement: \$15.00 monthly / \$180 annual additional per investment option. ^{††} Indexed to Class A units of Empire Life Segregated Funds.

^{**}Subject to specific conditions. See policy contract for details.

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