







EMPIRE LIFE CI PROTECT™

Critical Illness Insurance Made Simple, Fast & Easy

A more affordable CI protection option!

Ages	Initial Monthly Premium Empire Life CI Protect – Base		Initial Monthly Premium Empire Life CI Protect – Rider		Initial Monthly Premium Market Leading Critical Illness Insurance Product ¹	
						
\$25,000 - Non-smoker						
30	\$9.36	\$9.34	\$4.86	\$4.84	\$13.23	\$13.32
40	\$13.79	\$14.20	\$9.29	\$9.70	\$18.90	\$18.27
50	\$27.79	\$22.91	\$23.29	\$18.41	\$34.29	\$31.07
\$50,000 - Non-smoker						
30	\$14.22	\$14.18	\$9.72	\$9.68	\$20.79	\$20.07
40	\$23.09	\$23.90	\$18.59	\$19.40	\$31.05	\$30.60
50	\$51.08	\$41.31	\$46.58	\$36.81	\$61.65	\$56.43

A Simple, Affordable Solution for Critical Illness Protection

- Provides affordable premium rates to cover the four most common critical conditions²
- A simple application process that uses life insurance underwriting with no additional health insurance requirements

¹ Based on LIMRA Q1 2016 Individual Critical Illness Sales report, Industrial-Alliance is the market leader in sales of critical illness insurance products through the MGA channel. The initial premiums shown above are based on its Transition Simplified Issue 10 standalone product as quoted in LifeGuide on June 15, 2016.

² Cancer, Stroke, Heart Attack and Coronary Artery Bypass Surgery as per Munich Re 2014 Individual Insurance Survey.

Expected Top 2 Rankings** for Target Groups

Coverage Amount	Ages	CI Protect Premium Rankings	
		Male Non-smoker	Female Non-smoker
\$75,000	25	1	1
	35	1	2
	45	1	1
\$50,000	25	1	2
	35	1	2
	45	1	1
\$25,000	25	2	2
	35	1	2
	45	1	1

**Rankings are based on comparisons between LifeGuide quotes on June 15, 2016 for initial monthly premiums of 13 CI products for the coverage amounts and life insureds indicated and the initial monthly premiums for Empire Life CI Protect for the same coverage amounts and life insureds. Comparison products are: BMO Insurance Living Benefit 10, Desjardins Harmony T10, Equitable Living Protection, Humania CI T10, Industrial-Alliance Transition Simplified Issue CI, ivari CI Protection T10, La Capitale Simplified Second Chance T10, Manulife Lifecheque T10, RBC Simplified Issue CI, RBC CI T10 NC, SSO CI T10, Canada Life LifeAdvance T10 and Sun Life Sun CII T10, which may not have the same features as Empire Life CI Protect.



Simple design—covers 4 major illnesses with highly affordable rates



Fast application process—available online in Fast & Full or paper applications



Easy to apply—uses Life underwriting with no traditional critical illness underwriting requirements

Advisors should make sure recommended products meet client's insurance needs. For full details on the features of Empire Life CI Protect, please refer to the policy contract. To find out more about CI Protect, contact your Account Executive or call our sales centre at 1 866 894 6182

Learn more at CIProtect.ca

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