

# THERE'S NO PLACE LIKE HOME



Buying a home can be the single biggest decision and purchase you will ever make. For most buyers, that purchase involves a substantial mortgage and years of debt.

When protecting your home is part of a larger insurance program, consider adding a Solution 20 rider. This unique product can be added to one of our Term, Whole Life or Critical Illness products. It offers simplicity, more benefits and greater flexibility over group mortgage life insurance offered by traditional mortgage lenders.

- **You** own the policy, not your lender.
- **You** choose your beneficiaries and they decide how the money is used.
- **Your** coverage is portable. No need to re-qualify if you change lenders.
- **Your** coverage remains the same, even as your mortgage decreases.
- **You** keep your coverage for as long as you need it.

The advantages and competitive features of Solution 20 from Empire Life are clear.

Mortgage Amount - \$250,000	Empire Solution 20 Term Rider (no fees)	Lenders' Creditor Life Insurance*
Male, Age 35, Non-smoker	\$220	\$396
Male, Age 40, Non-smoker	\$315	\$606
Female, Age 35, Non-smoker	\$165	\$396
Female, Age 40, Non-smoker	\$228	\$606

The Lenders' group life mortgage insurance premium shown is based on the average rate quoted in a survey of Scotiabank, Bank of Montreal, TD Bank, RBC, and CIBC conducted December 18, 2014 by Empire Life. All amounts shown are based on a fixed annual premium rate.

## Solution 20 completes the package with Critical Illness coverage

Add Solution 20 as a rider to your Vital Link Critical Illness coverage and protect yourself against the financial burden of a critical illness. Vital Link offers tax-free financial protection against 23 covered conditions including Heart Attack, Stroke, Cancer and Loss of Independence. If you do not become ill, you could receive all of your Vital Link premiums back by choosing to take advantage of one of our two Return of Premium Options.

The information in this document is for general information purposes only. Please seek professional advice before making any decision.

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[www.empire.ca](http://www.empire.ca) [info@empire.ca](mailto:info@empire.ca)

INS-SF-704-ENG-03/15

