



THE POWER OF FIVE

Why does Trilogy® offer an industry leading five cost of insurance options?

It's all about matching needs and options!

Insurance Need	Cost of Insurance Option
Short Term	ART 100, 10 YRT
Mid-Term	10 YRT, 20 YRT
Long Term	ART 85/15, Level

Your clients have both temporary and permanent insurance needs. The permanent needs are obviously best served with a Level cost of insurance option. Matching the term of a temporary need with a cost of insurance option is much easier within Trilogy.

DID YOU KNOW

All our cost of insurance rates go to age 100. The 10 YRT and 20 YRT step rates have the added bonus of 'freezing' just like our term Solution plans. Our 10 YRT rate remains level to age 100 on the renewal anniversary following the insurance age 75. Our 20 YRT rate remains level on the renewal anniversary following the insurance age 65.

Does your business owner client only need protection for the next five, ten or twenty years? Or how about mortgage insurance clients with varying terms left on their mortgages? Trilogy offers a cost of insurance option to synchronize with individual needs and situations. Annual renewable term is ideal for very short term needs. Both 10 YRT and 20 YRT offer great mid term options. An ART 85/15 combines lower initial costs with a limited paying period for a really creative insurance premium paying option.

The power of five cost of insurance options gives your clients greater choice in matching coverage needs with cost options.

Shorter term and lower cost of insurance options can also be powerful ways to create tax-exempt investment room. Both ART 100 and ART 85/15 are excellent options when choosing the Maximizer feature in Trilogy.





More built-in power – Conversion Options

Because no one can predict the future – needs that seem temporary today may in fact become permanent ones. For example, what may be considered a temporary income replacement need today may transform into a permanent estate preservation need in the future. Converting coverage does not interfere with exempt investment room so it does not directly create overflow or tax implications. The conversion chart below allows for an easy exchange when such a transition is necessary.

Cost of Insurance Option	Convertible to:
ART 85/15	Level
ART 100	10 YRT, 20 YRT, ART 85, Level
10 YRT	20 YRT* ART 85, Level
20 YRT	ART 85, Level
Level	N/A

(All conversions must occur prior to insurance age 85. Conversion rates will be based on current rates at time of conversion for the then attained age of the life insured. Life Plus Critical Illness Insurance is not convertible)

*Conditions of the Term Exchange Program apply. Conversion must occur within first 5 years of the original issue date.

With Trilogy, you can put the power and flexibility of five industry leading cost of insurance options in one plan to work for your client.

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