

Non-Participating Life Insurance Illustration



Non-Participating life insurance with:

- Coverage available for the life of the Life Insured(s)
- Guaranteed Coverage amount that becomes fully paid up after the Life Insured reaches insurance age 100.
- Riders and Benefits available

The **Solution Series**® from The Empire Life Insurance Company is designed to provide competitively priced, flexible term life insurance for a wide range of protection needs.

This illustration is not an insurance policy. If you decide to purchase an insurance policy, the terms and conditions of your coverage, riders and benefits, as applicable, will be outlined in your contract. In this illustration "you", "your" and "policy owner" refer to the proposed owner(s) of the policy, "Empire Life" and "the Company" refer to The Empire Life Insurance Company and "Life Insured" refers to the proposed life insured(s) under the policy.

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The Empire Life Insurance Company

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Insurance & Investments - Simple. Fast. Easy®

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SOLUTION SERIES[®]

PERMANENT LIFE INSURANCE

Premium / Coverage Summary (including Policy Fee)

Selected Coverage	Initial Monthly Premium	Coverage Amount
Client Quote		
Solution 20 [®]	\$11.43	\$100,000
Total life coverages for Client Quote	\$11.43	\$100,000
Policy Fee	\$4.50	
Total	\$15.93	

These payments only apply to the coverages illustrated. If you have selected a Solution ART, Solution 10, Solution 15, Solution 20, Solution 25, Solution 30 and/or Empire Life CI Protect Plus 10 or Empire Life CI Protect Plus 20 coverage, the initial payment for those coverages is guaranteed not to change until the first renewal date. Payments increase every time the coverage renews in accordance with the policy provisions. If you have selected a Solution 100, a Term to 100 or a Empire Life CI Protect Plus 75 coverage, the payment is guaranteed not to change for the life of the coverage as long as premiums are paid when due. The terms and conditions of your coverage(s) and any benefit(s) will be outlined in your insurance contract.

Underwriting Requirements

Client Quote

Electronic Health Questionnaire (eHQ) or Personal History Tele-Interview^{*}

Total Life Coverage: \$100,000

^{*}If submitting a paper application, Personal Health Interview is required.

For paper and Fast & Full[®] applications ALL requirements are automatically ordered by Empire Life on your behalf.

Other insurance in force at the time this illustration is submitted may limit the coverage available for issue.

Policy Information

Type of Protection: Single

Client Details

Policy Owner:	Client Quote
Marginal Tax Rate	53.53%
Province/Territory of Residence	ON
Life Insured(s):	Client Quote
Sex at birth:	Male
Smoking Status:	Non-Smoker
Insurance Age*:	40
Rating:	Standard

* Insurance Age is used for premium calculation. The initial insurance age (shown above) is the life insured's age at the birthday nearest to the date of this illustration, which is assumed to be the date the illustrated policy takes effect.

Coverage on the life of Client Quote

Selected Coverage	Initial Monthly Premium	Coverage Amount
Solution 20 [®] 1	\$15.93	\$100,000

Solution 20[®] Renewal Schedule

Beginning of Policy Year	Monthly Premium ¹	Coverage Amount
1	\$15.93	\$100,000
21	\$205.38	\$100,000
41	\$898.11	\$100,000
60	\$898.11	\$100,000

Footnotes:

¹The premium amount for this coverage includes the policy fee.

This illustration is composed of the following products and features:

Solution 20[®]

Solution 20 is a renewable and convertible term insurance policy. Rates are guaranteed and remain the same for each 20-year term at which point the policy renews automatically and the rates increase. Payments are made to age 100, at which time the policy becomes fully paid-up. You can exercise your conversion privilege, without proof of insurability, to age 75. On conversion, if the risk class of the Solution 20 coverage is not available on the new insurance coverage being converted to, a standard risk class will apply.
