



Why choose between term and permanent life insurance?

Empire Life provides the smart, simple solution to your changing needs.

The Empire Life Insurance Company (Empire Life) offers competitive individual and group life and health insurance, investment and retirement products to help you build wealth and protect your financial security.

Empire Life is among the top 10 life insurance companies in Canada¹ and is rated A (Excellent) by A.M. Best Company². Our vision is to be the leading, independently-owned, Canadian financial services company committed to simplicity, being easy to do business with and having a personal touch.

¹ Source: Office of the Superintendent of Financial Institutions (OSFI), based on general and segregated fund assets

² As at June 22, 2011

The information in this document is for general information purposes only and is not to be construed as providing legal, tax, financial or professional advice. The Empire Life Insurance Company assumes no responsibility for any reliance made on or misuse or omissions of the information contained in this document. Please seek professional advice before making any decision.

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TERM INSURANCE

A unique solution to term and permanent needs



Life insurance is an integral part of financial planning for every Canadian. The options to cover your needs are usually term life or permanent life insurance.

Permanent needs include estate protection, legacy building, income replacement or final expenses. Costs are typically higher at issue, but coverage and price remain level to age 100.

Temporary needs include mortgage payments, credit protection, personal or business loans and survivors income for families. Costs are typically inexpensive for the first duration, but increase each renewal period and terminate at a certain age, usually just before coverage payout is needed.

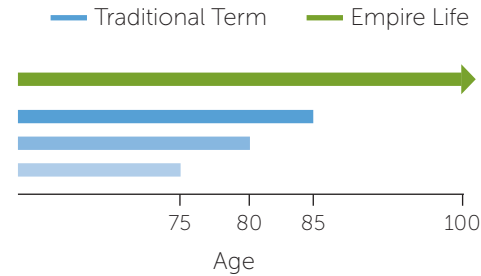
For many people, insurance needs change, but the need for life insurance doesn't.

Solution 10 and Solution 20 changes how term insurance is offered in Canada. Providing affordable life insurance today and level, lifetime coverage in the future no matter when you need it.

What makes us unique.

Lifetime protection

Our plans simply provide coverage for life. We believe having your coverage terminate at age 75, 80 or 85 is not in your best interest. Missing a conversion deadline, dealing with successive rate increases or changes to product availability could leave you without future protection when your term policy terminates. Our plans don't terminate. And at age 100, our term plans become fully paid-up.

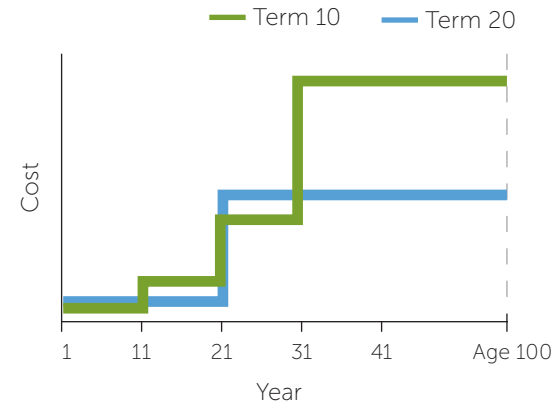


Step to Level Rates

Term 10 cost of insurance provides level rates that step up every 10 years and hold level on the renewal anniversary after your insurance age 75 to age 100.

Term 20 cost of insurance provides level rates that step up every 20 years and hold level on the renewal anniversary after your insurance age 65 to age 100.

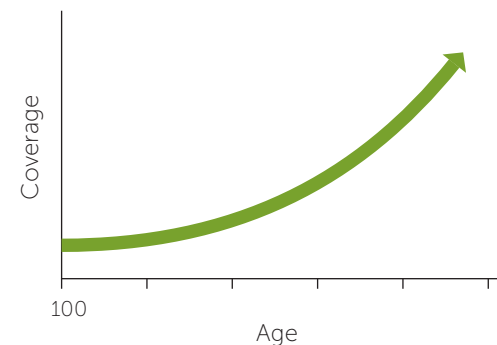
These guaranteed level rates are cheaper than any level rates on the market today, and no medical evidence is required.



(Sample chart represent ages 46 to 55)

Beyond 100

Starting on the policy anniversary closest to age 101, our Solution plans also provide an increase in coverage each subsequent year. Your coverage will increase 5% each year, compounded annually at no cost to you.



Standard features

Our term plans allow for full or partial conversion, up to age 75, to any eligible permanent life plan from Empire Life. They can be bought separately or added as a rider to any Solution Series® plan. That means you can even add a Solution 10 rider to a Solution 20 plan or vice versa. You can also add these term plans to Optimax® (permanent, participating life insurance) or Vital Link® (critical illness insurance) plans.

Included in Universal Life plans

The unique features of term 10 and term 20 are also available as a standard option within our universal life plans (Trilogy® and Trilogy Plus). Lifetime coverage, no more coverage charges starting at insurance age 100, and freezes in step rates at certain ages are available as a cost of insurance option within Trilogy and Trilogy Plus.