



# LIFE & CRITICAL ILLNESS INSURANCE BUNDLE

Most Canadians know that adding life insurance to their financial plan is crucial. But did you know that buying life insurance may not be enough? Contracting a critical illness can significantly impact a financial plan.

## Did you know:



**2 in 5** Canadians will develop cancer in their lifetime.<sup>1</sup>



**9 in 10** Canadians have at least one risk factor for heart disease or stroke.<sup>2</sup>

Critical illness insurance should also play a key role as part of a sound financial planning.

<sup>1</sup> Canadian Cancer Statistics 2015, Canadian Cancer Society. <sup>2</sup> 2015 report on the health of Canadians, Canadian Heart and Stroke Foundation.

## Bundling Life & Critical Illness Insurance Made Easy

At Empire Life, we make it easy to bundle life and critical illness insurance into one policy.



You can add a CI Protect Plus rider to a Solution Series term plan, EstateMax or Optimax Wealth whole life coverage – all in one policy for easy management.





Empire Life offers a 100% saving of the 2nd policy fee when adding a rider. Many other companies do not waive the policy fee or waive only a portion of the policy fee for the 2nd coverage.

# Highly Competitive Premiums for Life & CI Insurance Package

## Empire Life vs. 5 Critical Illness Market Share Leaders\*

10-Year Renewable Term \$250,000 & Critical Illness Insurance T10 \$100,000

	 Non-smoker			 Non-smoker		
	Age 30	Age 40	Age 50	Age 30	Age 40	Age 50
<b>Empire Life</b>	<b>\$447.50</b>	<b>\$687.50</b>	<b>\$1,525.00</b>	<b>\$403.00</b>	<b>\$657.00</b>	<b>\$1,248.50</b>
Company A	\$541.50	\$772.50	\$1,588.50	\$476.00	\$714.50	\$1,313.00
Company B	\$508.50	\$770.00	\$1,620.00	\$450.00	\$747.50	\$1,398.50
Company C	\$528.72	\$765.36	\$1,614.48	\$465.84	\$724.80	\$1,332.48
Company D	\$526.00	\$779.00	\$1,662.00	\$478.00	\$735.00	\$1,384.50
Company E	\$521.00	\$749.50	\$1,578.00	\$467.00	\$710.00	\$1,325.00

To find out more about how clients can take advantage of Empire Life's \$0 policy fee on bundling a life and critical illness insurance in one policy, contact your Account Executive or call our sales centre at 1 866 894-6182.

\*Premiums for the five competitive products are based on LifeGuide quotes on November 2, 2016. The five companies and their products are Sun Life SunTerm 10 and Sun CII T10 (Company A); Industrial Alliance Term 10 R&C and CI T10 rider (Company B); Manulife Family Term 10 and Lifecheque T10 (Company C); Desjardins Term 10 and Harmony T10 (Company D) and Canada Life Simply Preferred Term 10 and LifeAdvance T10 (Company E). CI Protect Plus premiums shown are as of December 7, 2016.

\*\* Annual premiums shown are initial premiums for the first 10 years.

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