



*Trilogy: An innovative Universal Life insurance policy.*

**This is your proposal**

You've had an opportunity to learn about **Trilogy™** with the assistance of Empire Financial Group and here is your proposal. This proposal is not an insurance policy. If you should decide to purchase an insurance policy, the terms and conditions pertaining to coverage and benefits will be as outlined in your contract.

Your Plan

Prepared for : Mrs. Client  
Type of Protection : Single Life  
Death Benefit Type : Increasing Sum Insured

Premium Summary

Minimum Monthly Premium\* \$1,153.73  
**Planned Monthly Premium \$2,154.00**  
Maximum Monthly Premium \$7,459.62

The Life Insured

<b>Mrs. Client</b>	<b>Initial Coverage Details</b>	<b>Initial Monthly Charges</b>
Female, age 56, Non-smoker		
ART 100 Life Coverage	\$1,000,000	\$70.83
Level Life Coverage	\$1,000,000	\$1,049.83
<b>Total Initial Life Protection:</b>	<b>\$2,000,000</b>	<b>\$1,120.66</b>
Monthly policy administration fee:		\$10.00
<b>Total Monthly Charges:</b>		<b>\$1,130.66</b>

Tax-Exempt Account

	<b>Initial Assumed Accumulation Rate</b>	<b>Initial Allocation</b>	<b>Initial Monthly Premium</b>
<b>Investment 1</b>	5.000%	100%	<b>\$2,154.00</b>
<b>First Month Investment Premium</b>			<b>\$2,154.00</b>

\* The Minimum Premium is an estimate, not a guarantee, of the minimum periodic premium required to pay the monthly charges for the first policy year. However, the Cost of Insurance rates and administration fees are guaranteed for the duration of the contract for the Sum of Insurance chosen.



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## Basic Ledger

**Input Assumptions:** Your illustration is based on the following assumptions:

Owner: Mrs. Client

Marginal Tax Rate: 45.00%

Province: Ontario

Premiums Payable to Age 100

Age	Investment 1		Accumulation Rate 5.000%			Allocation 100%			
	Total Annual Planned Premiums	Total Insurance Charges	TE Account Total Value	TE Account Cash Surrender Value	TE Account Limit	Overflow Transfer	Overflow Account Value	Total Cash Surrender Value	Total Death Benefit
57	25,848	14,085	12,079	12,079	78,607	0	0	12,079	2,012,079
58	25,848	14,502	24,334	24,334	163,647	0	0	24,334	2,024,334
59	25,848	14,842	36,853	36,853	248,038	0	0	36,853	2,036,853
60	25,848	15,207	49,623	49,623	332,764	0	0	49,623	2,049,623
61	25,848	15,607	62,620	62,620	418,562	0	0	62,620	2,062,620
62	25,848	16,057	76,665	76,665	505,460	0	0	76,665	2,076,665
63	25,848	16,584	91,045	91,045	593,718	0	0	91,045	2,091,045
64	25,848	17,171	105,720	105,720	683,235	0	0	105,720	2,105,720
65	25,848	17,859	120,603	120,603	774,032	0	0	120,603	2,120,603
66	25,848	18,641	135,611	135,611	866,666	0	0	135,611	2,135,611
67	25,848	19,690	150,475	150,475	961,237	0	0	150,475	2,150,475
68	25,848	20,934	164,984	164,984	1,068,281	0	0	164,984	2,164,984
69	25,848	22,381	178,907	178,907	1,187,713	0	0	178,907	2,178,907
70	25,848	24,088	191,938	191,938	1,319,394	0	0	191,938	2,191,938
71	25,848	26,079	203,729	203,729	1,464,119	0	0	203,729	2,203,729
72	25,848	28,416	213,842	213,842	1,622,589	0	0	213,842	2,213,842
73	25,848	30,619	222,312	222,312	1,794,846	0	0	222,312	2,222,312
74	25,848	33,152	228,694	228,694	1,981,307	0	0	228,694	2,228,694
75	25,848	36,029	232,503	232,503	2,182,711	0	0	232,503	2,232,503
76	25,848	39,317	233,152	233,152	2,400,109	0	0	233,152	2,233,152
81	25,848	63,743	162,040	162,040	709,347	0	0	162,040	2,162,040
84	25,848	87,505	20,378	20,378	1,347,288	0	0	20,378	2,020,378
0	0	0	0	0	0	0	0	0	0

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Accumulation rates used for this illustration are noted in the input assumption section at the top of this page. Actual accumulation rates may be more or less favorable than those shown.

Other insurance in force, at the time this proposal is submitted, may limit the coverage available for issue. Illustrated values are not guaranteed and are subject to change. Actual results may be more or less favorable than those shown and may incur market value adjustments. Please refer to your contract for exact terms and conditions.

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### Summary of Variable Values

Actual rates of return may vary from those shown in this illustration. The following summary shows the effect that a change in the rate of accumulation would have on your plan.

Accumulation rate Investment 1					5.000%	Accumulation rate Investment 1					2.000%
Primary Values					Age (EOY)	Alternate Values					
Total Planned Annual Premiums	Total Death Benefit	TE Account Cash Surrender Value	Overflow Account Value	Total With- drawals		Total Planned Annual Premiums	Total Death Benefit	TE Account Cash Surrender Value	Overflow Account Value	Total With- drawals	
25,848	2,012,079	12,079	0	0	57	25,848	2,011,890	11,890	0	0	
25,848	2,024,334	24,334	0	0	58	25,848	2,023,597	23,597	0	0	
25,848	2,036,853	36,853	0	0	59	25,848	2,035,194	35,194	0	0	
25,848	2,049,623	49,623	0	0	60	25,848	2,046,653	46,653	0	0	
25,848	2,062,620	62,620	0	0	61	25,848	2,057,938	57,938	0	0	
25,848	2,076,665	76,665	0	0	62	25,848	2,069,772	69,772	0	0	
25,848	2,091,045	91,045	0	0	63	25,848	2,081,451	81,451	0	0	
25,848	2,105,720	105,720	0	0	64	25,848	2,092,911	92,911	0	0	
25,848	2,120,603	120,603	0	0	65	25,848	2,104,041	104,041	0	0	
25,848	2,135,611	135,611	0	0	66	25,848	2,114,735	114,735	0	0	
25,848	2,203,729	203,729	0	0	71	25,848	2,152,493	152,493	0	0	
25,848	2,233,152	233,152	0	0	76	25,848	2,138,149	138,149	0	0	
25,848	2,162,040	162,040	0	0	81	25,848	2,017,752	17,752	0	0	
25,848	2,020,378	20,378	0	0	84	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	

Other insurance in force, at the time this proposal is submitted, may limit the coverage available for issue. Illustrated values are not guaranteed and are subject to change. Actual results may be more or less favorable than those shown and may incur market value adjustments. Please refer to your contract for exact terms and conditions.



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## Explanation of Ledger Columns

Age (end of year)	The age for nearest birthday of Life Insured at the end of the plan year.
Total Annual Planned Premiums	The total of all premiums to be paid and credited to the contract per year.
Total Insurance Charges	The sum of all insurance charges including riders, additional benefits, premium loads* and the monthly policy fee.
Joint Insurance Charges	The total charges related to joint coverage only.
TE Account Total Value	The total of all premiums credited to the Tax-Exempt (TE) Account, plus the Wealth Plus Bonus, less all withdrawals, including insurance charges, accumulated at the assumed rate of return. The Wealth Plus Bonus is paid on a monthly basis starting after the fifth anniversary and is paid at the rate of 0.10% per month (1.2% per year), compounded monthly
TE Account Cash Surrender Value	The total of all premiums credited to the Tax-Exempt (TE) Account, plus the Wealth Plus Bonus, less all withdrawals and applicable surrender charges, accumulated at the assumed rate of return. The Wealth Plus Bonus is paid on a monthly basis starting after the fifth anniversary and is paid at the rate of 0.10% per month (1.2% per year), compounded monthly
TE Account Limit	The maximum accumulation currently allowed (incorporating the TaxGuard Plus feature, if not declined) by law in the Tax-Exempt Account to maintain the contract's tax-exempt status.
Overflow Transfer	The amount transferred to (-) or from (+) the Tax-Exempt Account to take maximum advantage of the contract's tax-exempt limit.
Overflow Account Value	The total of all transfers to the Overflow Account, less any withdrawals, accumulated at the assumed rate of return.
Total Cash Surrender Value	The total TE Account Cash Surrender Value, plus any Overflow Account value.
	*Premium loads include a Provincial Premium Tax, which we collect on behalf of and remit to the respective provincial government.

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Total Death  
Benefit

The total amount payable to the designated beneficiary upon the death of the Life Insured(s).

Total  
Withdrawals

The total annual policy Owner requested withdrawals from the investment accounts. These withdrawals may be subject to surrender charges and/or Market Value Adjustments The TE Account Total Value is reduced by the amount of the withdrawal.



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## Client Acknowledgement

**Premiums credited to any index option are invested at your own risk, and will increase or decrease according to the fluctuations in the market values of the underlying funds. Premium requirements may be higher or lower than illustrated depending on the fluctuations in the rates of return credited to the respective index option.**

### **Illustration Only**

This proposal is for illustrative purposes only and is **not a contract**. Please refer to the contract for exact terms and provisions.

### **Underwriting Requirements**

#### **Mrs. Client**

Blood Profile, M.D. Exam, ECG, (1)

***Do not collect any contractual premium with this illustration.***

*(1) All requirements are ordered by the advisor except the Attending Physician's Statement and Inspection Report.*

### **Confirmation**

I have received a copy of this illustration and understand that the values for any non-guaranteed components are subject to change and could be either higher or lower than those illustrated. My Advisor has also informed me that the values presented in this illustration are not guaranteed, and are based on our current interpretation of the Income Tax Act.

This illustration contains 7 pages.

\_\_\_\_\_

**Owner**

\_\_\_\_\_

**Date**

I certify that this illustration has been presented to the owner and that I have explained any non-guaranteed elements are subject to change. I have made no statements that are inconsistent with the illustration.

\_\_\_\_\_

**Advisor**

\_\_\_\_\_

**Date**