

EMPIRE LIFE PRODUCT INFORMATION **FACT SHEET**

5 Year Accident Only Disability Rider (EL205AR)

Insurance & Investments
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Product Name

5 Year Accident Only Disability Rider

Product ID

EL205AR

Product Overview

This rider provides benefits for disability as the result of an accident.

Coverage Availability

Available to applicants age 50 to 70. This rider is not available in Quebec. This rider can only be added to base Policy EL205AP.

Product Benefits

Accidental Disability Benefits

Monthly benefit amounts of \$100 to \$4,900 per month in \$100 increments are available for Accidental Total Disability which occurs within 90 days after date of a covered accident.

Benefits are payable after expiration of the elimination period for a maximum of 5 years while the insured remains totally disabled.

The benefit amount is based on 50% of the applicant's net income to the closest benefit level below the 50%.

The maximum benefit amount under EL205AP and this rider is \$5,000.

Accidental Partial Disability from a covered accident is payable for a maximum of 4 months at 50% of the Accidental Total Disability Benefit.

Elimination periods are as follows:

Ages 50 to 65:	0 days
Age 66:	7 days
Age 67	14 days
Age 68	21 days
Age 69	30 days
Age 70	45 days

This applies to both Accidental Total Disability and Accidental Partial Disability

Double Benefits for Common Carrier Accidents

Benefits double for Accidental Disability Benefits if the insured is injured while riding as a passenger for transportation in a public conveyance provide by a common carrier.

Optional Benefits for Specific Injuries

Within 30 days after the date of a specified injury listed in the Schedule of Optional Benefits, the insured may take in-lieu of all other benefits, the amount specified in the Schedule for such injury.

Renewal

Provided the policy to which the rider is attached remains in force, coverage is guaranteed renewable to age 65. After age 65, it is guaranteed renewable if the insured has not retired and has not changed from the occupation stated in the application. Policies issued after age 60 are guaranteed renewable for a minimum of 5 years.

Reinstatement

Reinstatement will be considered with underwriting.

Premium Rates

No change may be made in the insured's premium unless the same change is applied to all persons in the same class. A class is an entire group of policyowners that share a characteristic or combination of characteristics that Empire Life determines to be material to its risk.

EL205AR 5 Year Accident Only Disability Rider - Premium Rates - 50 to 70

Monthly Accidental Total Disability Benefit Amount	Male Monthly PAD Premium	Female Monthly PAD Premium
\$100	\$8.96	\$11.46
\$200	\$16.12	\$21.13
\$300	\$23.28	\$30.79
\$400	\$30.43	\$40.46
\$500	\$37.59	\$50.12
\$600	\$44.75	\$59.79
\$700	\$51.91	\$69.45
\$800	\$59.07	\$79.11
\$900	\$66.23	\$88.78
\$1,000	\$73.39	\$98.44
\$1,100	\$80.54	\$108.11
\$1,200	\$87.70	\$117.77
\$1,300	\$94.86	\$127.43
\$1,400	\$102.02	\$137.10
\$1,500	\$109.18	\$146.76
\$1,600	\$116.34	\$156.43
\$1,700	\$123.50	\$166.09
\$1,800	\$130.65	\$175.76
\$1,900	\$137.81	\$185.42
\$2,000	\$144.97	\$195.08
\$2,100	\$152.13	\$204.75
\$2,200	\$159.29	\$214.41
\$2,300	\$166.45	\$224.08
\$2,400	\$173.61	\$233.74
\$2,500	\$180.77	\$243.41
\$2,600	\$187.92	\$253.07
\$2,700	\$195.08	\$262.73
\$2,800	\$202.24	\$272.40
\$2,900	\$209.40	\$282.06
\$3,000	\$216.56	\$291.73
\$3,100	\$223.72	\$301.39
\$3,200	\$230.88	\$311.05
\$3,300	\$238.03	\$320.72
\$3,400	\$245.19	\$330.38
\$3,500	\$252.35	\$340.05
\$3,600	\$259.51	\$349.71
\$3,700	\$266.67	\$359.38
\$3,800	\$273.83	\$369.04
\$3,900	\$280.99	\$378.70
\$4,000	\$288.14	\$388.37
\$4,100	\$295.30	\$398.03
\$4,200	\$302.46	\$407.70
\$4,300	\$309.62	\$417.36
\$4,400	\$316.78	\$427.02
\$4,500	\$323.94	\$436.69
\$4,600	\$331.10	\$446.35
\$4,700	\$338.25	\$456.02
\$4,800	\$345.41	\$465.68
\$4,900	\$352.57	\$475.35

Important Notice

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