EMPIRE LIFE
INFORMATION CIRCULAR

DATE: January 12, 2015 **N° 2015-04**

CATEGORY : **INSURANCE**

TO : Managing General Agents, Associate General Agents, Advisors, General Agents and National Accounts

SUBJECT : **Revised Life Insurance Applications**

We have updated our **Life and Health Insurance Application (D-0082)** and **Single Life Term Insurance Application (D-0024)**. The updated applications now have a version date of 12/14.

Update highlights Please see the attached chart for a summary of the key changes to the **Life and Health Insurance Application (D-0082)** and **Single Life Term Insurance Application (D-0024)**.

Ordering stock The updated applications are now in stock, and available for order. The updated applications can be also downloaded from the **Printable Applications** section of our Advisor website.

Transition rules To ensure your request for a **Personal History Tele-Interview (PHI)** (available beginning January 19th, 2015) is not missed or delayed, please do not use existing stock when ordering a PHI. We ask that you also do not use existing stock for any **EstateMax** application. Otherwise, we will continue to accept the previous versions of these applications, so you may continue to use your exiting stock if desired.

More information For more information on our new EstateMax product, please see **information circular 2015-03**.

For more information on our new Personal History Tele-interview, please see **information circular 2015-05,** which will be released on January 19.

Reference **Heather Priestley, B. Comm, ALMI, ACS,** Director, Insurance operations

Key Changes - Life and Health Application (D-0082)

Section	Page	Question	Change
1. Policy Information	1	1.3	Replacement question added to this section
		1.6	Quebec subrogated policyholder appointment added
2. Financial Information	2	2	Financial Information moved to section 2 (previously section 6)
3. Beneficiary Information	3	3	Beneficiary Information section expanded for clarity
4. Permanent Participating Life Insurance - EstateMax	5e	4	NEW PRODUCT - **EstateMax** product option has been added
5. Personal Information	8	5.10	Criminal Offence question has been expanded for clarity
6. Health Information	9	6.1	Questions regarding a physician now include "nurse practitioner"
	11	6.5B	"Owner" changed to "Any child under a Children's Life/CI Rider"
12. Advisor's Report	21	12.2	New question added "Did this sale originate from empirelife.ca?"
		12.4	New question added "Have you completed an analysis of the purchaser's needs to support this application?"
	22	12.8	NEW SECTION - **Personal History Interview (PHI)** This section allows you to request a PHI to be ordered, instead of completing the personal and health questions with your client
		12.11	New declaration statement added "I am aware that Empire Life may contact the Policy Owner(s) and/or Life Insured(s) directly."
14. Temporary Insurance	24	14	Added "pre-authorized debit" to the Payment Conditions

Key Changes - Single Life Term Insurance Application (D-0024)

Section	Page	Question	Change
1. Policy Information	1	1.3	Replacement question added to this section
2. Financial Information	2	2	Financial Information moved to section 2 (previously section 6)
3. Beneficiary Information	3	3	Beneficiary Information section expanded for clarity
5. Personal Information	8	5.10	Criminal Offence question has been expanded for clarity
6. Health Information	9	6.1	Questions regarding a physician now include "nurse practitioner"
	11	6.5B	"Owner" changed to "Any child under a Children's Life/CI Rider"
12. Advisor's Report	21	12.2	New question added "Did this sale originate from empirelife.ca?"
		12.4	New question added "Have you completed an analysis of the purchaser's needs to support this application?"
	22	12.8	NEW SECTION - **Personal History Interview (PHI)** This section allows you to request a PHI to be ordered, instead of completing the personal and health questions with your client.
		12.11	New declaration statement added "I am aware that Empire Life may contact the Policy Owner(s) and/or Life Insured(s) directly."
13. Temporary Insurance	24	13	Added "pre-authorized debit" to the Payment Conditions