

EMPIRE LIFE INFORMATION CIRCULAR

DATE: April 20, 2015

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CATEGORY: **INSURANCE**

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

SUBJECT: **Life Insurance Underwriting Guide**

Empire Life is pleased to introduce our new [Life Insurance Underwriting Guide](#), a trusted tool designed to assist you in determining a client's eligibility for life insurance.

This guide is a collection of both general underwriting information and specific medical information to help guide you and your clients through the underwriting process.

Underwriting Guide Highlights

Highlights include:

- Questions to ask when completing an application;
- Current smoker definition;
- Useful underwriting links;
- Current build chart;
- Details and possible decisions on specific conditions or avocations; and
- Some frequently asked questions

This guide will be kept up-to-date and made available on our Advisor website in the underwriting section under our Support tab.

If you have additional questions or comments, please contact your Regional Account Executive.

Reference **Caroline Keyes**, Director of Claims & Underwriting

