EMPIRE LIFE
INFORMATION CIRCULAR

DATE: October 26, 2015 **N° 2015-30**

CATEGORY : **INSURANCE**

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

SUBJECT : **Revised Life Insurance Applications**

Overview

We have updated our **Life and Health Insurance Application (D-0082)**. The updated application now has a version date of 10/15.

Update highlights

We have made some aesthetic changes to the application, moved several important questions to the front to ensure they are not missed, and clarified questions for ease of understanding. We are certain these changes will help you complete the application with ease.

Please see the attached chart for a summary of the key changes**.**

Ordering stock

The updated application is now in stock and we will begin shipping the new stock once current stock has depleted. The updated application can also be downloaded from the Printable Applications section of our Advisor website.

The **Single Life Term Insurance Application (D-0024)** will also be updated with these changes and will be available for download from the Printable Applications section of our Advisor website on Monday, November 9th.

Transition rules

We will continue to accept the previous versions of these applications, so you may continue to use your existing stock if desired.

Reference

Heather Priestly, B.Comm, AMLI, ACS, Director, Insurance Operations & Process Improvements Tax Projects

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

Section	Page	Question	Change
Cover Page			NEW Advisor Checklist added to the cover page of the application. The Application Checklist has been removed from the back of the application (previously page 25). Please ensure the checklist is completed and submitted with the application
1. Policy Information	1	1.2	Purpose of Insurance question moved from the Personal Information section and added to this section
		1.3	Personal History Tele-interview (PHI) question moved from the Advisor's report and added to this section
		1.5	Replacement question expanded for clarity
		1.6	Conversion question moved from the Product Pages and added to this section
		1.7	Added 'best time to call' to Life Insured 1 and Life Insured 2 if a PHI has been requested
	2	1.10	Contingent Owner / Subrogated Policyholder section expanded for clarity and the "Quebec Only" questions were moved to this section.
	3	1.11	Verification of Owner(s) section expanded for clarity
3. Beneficiary Information	5	3	NEW Beneficiary Information for Critical Illness Insurance has been added to this section
5. Personal Information	9		Correction made to the Instruction at the top of the page "A PHI is only available for Life Insured(s) between 18 and 75 years of age"
		5.3	NEW green highlight and child icon added to all sections where information is required for a Children's Life or Children's Critical Illness rider.
6. Health Information	11		Correction made to the Instruction at the top of the page "A PHI is only available for Life Insured(s) between 18 and 75 years of age"
		6.1	Personal Information section expanded for clarity
7. Insured Children	12 to 15	6.2 to 7.1	NEW green highlight and child icon added to all sections where information is required for a Children's Life or Children's Critical Illness rider.
12. Advisor's Report	26	12.7	Paramedical Requirements question expanded for clarity