

# EMPIRE LIFE INFORMATION CIRCULAR

**DATE:** November 23, 2015

**N° 2015-33**

**CATEGORY :** **INSURANCE**

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

**SUBJECT :** **Non-Face-to-Face Sales Process**

**Overview** We are pleased to announce that we no longer require pre-approval for advisors to conduct a non-face-to-face (NFTF) life sale. We have also eliminated the need for advisors and MGAs to sign a Non-Face-To-Face addendum and MGAs are no longer required to pre-approve advisors before participating in non-face-to-face sales.

We are aligning our Fast & Full non-face-to-face process with our recently launched Non-Face-to-Face Term and Critical Illness Insurance Application on-boarding process.

After December 15th any NFTF application received on a D-82 will be deemed to be Not In Good Order (NIGO) until a Non-Face-to-Face Term and Critical Illness Insurance application is completed or the advisor completes a new Fast and Full app, or the advisor and client meet face to face and resigns the application.

## **Submission of NFTF applications**

- You can determine if a Fast & Full non-face-to-face application has been submitted by an advisor by reviewing the "Meeting Type" field in the Advisor Report
- You can determine if a paper non-face-to-face application has been submitted by an advisor as it is clearly indicated on the Non-Face to Face Term and Critical Illness Insurance Application

## **NFTF Sales Process**

- Advisors can only conduct NFTF sales using our Fast & Full Life Application process or our Non-Face-to-Face Term and Critical Illness Insurance Application, and the maximum coverage amount on a life insured for all NFTF sales is \$2.5 million.
- The paper Non-Face-to-Face application process (Circular 2015-25) and Fast and Full NFTF application process are the same, except that:
  - For NFTF sales using Fast & Full, advisors must speak to owner(s) and life insured(s) by telephone and use a screen sharing software (Example: Join.me, Webex etc) when completing the application

E-signatures will not be allowed on any Empire Forms or the Policy Delivery Receipt

Client(s) may be contacted by an Empire Life Representative to complete a survey about the Non-Face-to-Face process.



Empire will be monitoring persistency and placement of NFTF sales. An advisor can be removed from being allowed to conduct Non Face to Face sales if the above mentioned process/requirements are not followed, the business being submitted is not satisfactory or if Empire Life or the advisor's MGA does not feel the advisor should conduct NFTF sales.

**Note: Advisors must fulfill all of their obligations to clients whether the application is completed in person or non-face-to-face. A non-face-to-face sale may not be appropriate in all situations.**

If you have questions about the Non Face to Face process, please feel free to contact the Sales Centre at 1 866 894-6182.

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