

EMPIRE LIFE INFORMATION CIRCULAR

DATE: May 30, 2023 N° 2023-15

CATEGORY: INSURANCE & INVESTMENTS

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

SUBJECT: Upcoming Quebec Bill 96 changes to Fast and Full® and paper applications for English language clients

Fast & Full® French contract changes starting June 1, 2023

Empire Life is making some changes for Quebec residents and their advisors who wish to complete a Fast & Full Life and/or Investments application in English beginning on June 1, 2023.

You may be aware that Bill 96, An Act respecting French, the official and common language of Québec, has been adopted in the province of Quebec to further protect the French Language. Bill 96 impacts how some English language contracts are executed in the Quebec. As a result, after June 1st, any Quebec resident who wishes to complete an Empire Life application in English will need to be presented with a copy of the French language version **before** they complete their application.

What's changing?

To make this simple, fast and easy for advisors and their clients in Quebec, we are implementing a process change for all Fast & Full applications (both Life and Investments). As part of this change, an email with a copy of the French application (a blank version) will automatically be sent to an applicant once the applicant's email address and the Signing Location has been input into a Fast & Full application.

To ensure that Quebec residents who wish to contract in English can do so, please be sure to enter their correct email address so they can receive a French version of the application.

In addition, if you are co-browsing when completing a Fast & Full application with Quebec clients, you will be able to display the sample French language application for them on your screen and the applicant will then need to attest that they have been presented with a French version of the application and wish to complete the application in English.

If you are meeting in person with Quebec clients to complete an application, please ensure you provide them with a printed French language paper application for them to review before starting the application. These can be found at empire.ca under '[Forms & Applications](#)'. If the applicant chooses to complete with an English application, you are required to indicate in the Advisor's Report that the applicant received a copy of the French application and chose to complete with the English application.

Launch date

These changes will take effect on June 1, 2023, in a new release of the Fast & Full Life and Fast & Full Investment Applications.

What if my client decides to complete their application in English?

If part way through a Fast & Full application being completed in French, a Quebec client decides they would prefer to complete the application in English, that's not an issue. Simply switch to the English version of the application by clicking the button at the top right as you normally would.

A French version of the application will automatically be sent to the applicant at the email address indicated on the application once you have selected the Signing Location and you can indicate in the Advisor's Report that the applicant received a copy of the French application and chose to complete with the English application.

Reference

Mike Stocks, Vice President & Chief Marketing Officer, Retail