

EMPIRE LIFE INFORMATION CIRCULAR

DATE: January 17, 2017

Nº. 2017-02

CATEGORY: **INSURANCE**

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

SUBJECT: **Announcing enhanced smoker definition for Empire Life CI Protect Plus™**

Empire Life is pleased to announce that, effective immediately, our **Empire Life CI Protect Plus** critical illness product will be using the same smoker definition as our life insurance products.

That means cigar smokers who used 12 cigars or less within the past 12 months may be considered non-smokers.

For the new smoker definition for CI Protect Plus, visit our advisor site at:

<https://www.empire.ca/advisor/support/underwriting/smoker-non-smoker-definition/secure/en/>

For pending CI Protect Plus cases with smoker rates

- Our underwriting team will be reviewing all existing pending CI Protect Plus applications with smoker rates.
- Based on the new definition, if applicable, non-smoker class/rates will automatically be applied, and the advisor will be notified.

Reference

Caroline Keyes, Chief Underwriter, Director of Claims & Underwriting