



Release Notes

Envision 13.0 (03/2022)

Non-Medical underwriting changes for life and Critical Illness coverages:

Effective March 15, 2022, standard underwriting requirements are:

Life – Permanent non-med limit guidelines for life insureds:

- Ages 51 to 55: up to \$300,000
- Ages 56 to 60 up to \$249,999
- Ages 61 to 70: up to and including \$99,999 will require a PHI only
- Ages 71+: standard UW requirements apply (e.g. PHI & Vitals, BP)

Critical illness – **Permanent** non-med limit guidelines for life insureds:

- Ages 18 to 40: up to \$250,000
- Ages 41 to 50: up to \$99,999
- Ages 51+: standard UW requirements apply (e.g. PHI & Vitals, BP)

Solution Term 10, 20, 25, and 30 rates change:

Effective March 15, 2022 we are pleased to announce new initial term premium rates adjustments for the flexible Solution series. Note that 90% of rate adjustments are decreases, 8% are increases and 2% remain unchanged.

Please refer to Information [Circulars #2022-05 and #2022-04](#) for details.

Software Changes:

The changes are included in [Envision 13.0 and the Empire Web Illustrator](#).

If you have any questions, please contact your Account Executive, or call our Sales Centre Team at 1-866-894-6182 or by email at salescentre@empire.ca.

For Advisor Use Only

^{®/™} Trademarks of The Empire Life Insurance Company. Policies are issued by The Empire Life Insurance Company