

**DATE:** June 12, 2017 **N° 2017-15**  
**CATEGORY:** **INSURANCE AND INVESTMENTS**  
**TO:** Managing General Agents, Associate General Agents, Advisors, General Agents, Independent Financial Advisors and National Accounts  
**SUBJECT:** **Changes to Empire Life Insurance and Investment Applications and Forms**

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Empire Life has implemented changes to our Insurance and Investment Applications and Forms based on the updated Anti-Money Laundering (AML) regulation (refer to Info Circ 2017-12) and the introduction of Common Reporting Standards (CRS) (refer to Info Circ 2017-13). Paper stock of applications will need to be destroyed and replaced with the updated versions (version date 06/17) prior to June 17, 2017 (AML deadline).

#### How have Investment and Insurance Applications and Forms changed?

- "Date of verification" field has been added to the Verification of Owner section.
- Birth Certificate has been removed as an acceptable document for Verification of Owner.
- Domestic persons and Heads of International Organizations will be included in the Politically Exposed Person section.
- International Tax Self Certification Form and the International Tax Beneficiary Self Certification Form will reference both Foreign Account Tax Compliance Act (FATCA) and CRS.

#### Additional changes to the D-0082 Life and Health Insurance Applications

- Section 7.3 has been updated with instructions for completing the Child Rider Information. If adding a Child Rider, complete the health information questions for both the child and the Life Insured(s) the benefit is attached to.
- Physician information has been moved to the beginning of the question sets.

#### Additional changes to the Investment Applications

- The Empire Life Guaranteed Investment Funds (Empire Life GIF) 100/100 product has been moved to the new Empire Life GIF application. This application provides the three Empire Life GIF product options (Empire Life GIF 75/75, 75/100 and 100/100) in one application. As a result, the Empire Life GIF 100/100 applications (INV-914, INV-915 and INV-916) have been discontinued.
- The Nominee and GIC applications have been moved to an online only format. You must now print these applications from our Advisor website as they will no longer be stocked for ordering.

#### Ordering Stock

- The following Investment applications are still available for order:
  - INV-911 – Application for Empire Life Guaranteed Investment Funds (Empire Life GIF)
  - INV-913 - Empire Life Guaranteed Investment Funds (Empire Life GIF) Application for a Tax-Free Savings Account
  - INV-917 – Class Plus 2.1 Application
  - INV-919 - Class Plus 2.1 Application for a Tax-Free Savings Account

#### Transition Rules

- Updated applications (version date 06/17) will be in stock and available for order the week of June 5<sup>th</sup>.
- Printable applications will be available on the empire.ca Advisor website, effective the week of June 5<sup>th</sup>.
- All old stock must be destroyed prior to June 17, 2017 (AML deadline) and replaced with new stock.
- Previous versions of applications for life insurance products without cash values will not need to be replaced.

## Summary of Updated Insurance and Investment Applications and Forms

Applications and Forms	Form #	Current Version Date	Important Information
Life and Health Insurance Application	D-0082	06/17	Paper and online
Policy Change and/or Reinstatement Application	C-0048	04/17	Paper and online
Conversion Application	INS-872	06/17	Online only
Application for Policy Split	N/A	06/17	Online only
Non-Face to Face Application	N/A	06/17	Online only
Verification of Identity of Owner(s)/Determination of Third Party Interests	D-0011	06/17	Online only
Transfer of Ownership Form	C-0050	06/17	Online only
Corporate Owner/Entity Supplement	C-0044	06/17	Online only
Empire Life GIF Investment Applications	INV 911	06/17	Paper and online
	INV-912	06/17	<b>Now online only</b>
	INV-913	06/17	Paper and online
Class Plus 2.1 Investment Applications	INV 917	06/17	Paper and online
	INV-918	06/17	<b>Now online only</b>
	INV-919	06/17	Paper and online
GIC Investment Applications	INV 908 INV 909 INV 910	06/17	<b>Now online only</b>

### Launch date

The deadline for AML is June 17, 2017 and CRS is July 1, 2017. Applications will need to be destroyed and replaced with updated versions **prior to June 17, 2017**.

### Reference

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