

ADDENDUM Additional Responsibilities Corporate Broker

This addendum is subject to the terms of the Broker Agreement entered into between the Broker and The Empire Life Insurance Company (Empire Life) and forms a part of the Agreement.

General Provisions

All terms and conditions of this Agreement apply to the Corporate Broker and its sub-brokers.

Appointment of Sub-brokers

The Corporate Broker may recommend the appointment of sub-brokers, under the direct supervision of the Corporate Broker, to solicit applications for insurance products, as offered by Empire Life. A completed Advisor Information Form, copy of licence(s) and proof of E&O coverage, in respect of each sub-broker, must be submitted to Empire Life for suitability screening. Such an appointment will become effective upon notification by Empire Life to the Corporate Broker that Empire Life has accepted the Corporate Broker's recommendation.

Payment of Commissions

All commissions are payable to the Corporate Broker in respect of all business placed by the Corporate Broker and its sub-brokers. However, the Corporate Broker may request in writing that Empire Life make commission payments directly to a sub-broker, on behalf of the Corporate Broker, if allowed by provincial legislation. These direct commissions payments are provided by Empire Life solely as a service to the Corporate Broker. Any account which Empire Life may set-up in the name of the sub-broker will be for administrative purposes only and will be deemed to form part of the Corporate Broker's account with Empire Life.

Recovery of Unearned Compensations

The commission provisions referred to in this Agreement provide for chargebacks against unearned commissions and bonuses credited to the Corporate Broker's account, whether the policy is placed by the Corporate Broker or a sub-broker under his supervision. The Corporate Broker agrees to repay the amount of any such chargeback to Empire Life on demand whether or not the amount is recovered from the sub-broker by the Corporate Broker.

Errors and Omissions Coverage

The Corporate Broker must maintain valid Errors and Omissions insurance in a form acceptable to Empire Life, covering the Corporate Broker and its sub-brokers.

Business Number (BN)	
Signed at	this day
Of 20	Province
Corporate Broker Name (please print)	Corporate Broker Code (please print
Witness	Corporate Broker Signature
 Witness	MGA/AGA Signature