

D-0082 Application Amendment

Policy number

We have amended the D-0082 Life and Health Insurance Application. The Owner(s) complete section 1.11, each Owner and Life Insured reviews section 9, and the Advisor completes section 11.7. Please submit the completed Amendment with the Application.

Section 1.11 International Tax Information (FATCA/CRS)

To comply with new anti-money laundering (AML) legislation, we have added the following questions to section 1.11.

If Owner 1 or Owner 2 answers “yes” to question 1 or 2 in section 1.11 on page 5 of the Application, complete the following:

Specify the source(s) of funds for this specific transaction (i.e. where the money originated from):

- Business Income (e.g. dividends, management bonuses) Employment Income Pension Funds Gifts
 Sale of Assets Inheritance Other: _____

Specify the source(s) of wealth (i.e. sources from which the Owner(s) accumulated their wealth):

- Business Undertakings Family Trust Employment Income Investments Real Estate Inheritance
 Other: _____

Note: These questions replace the first question of section 11.4 (Information of Purchase) in the Advisor’s Report. The Advisor should not complete “What is the source of funds?” in section 11.4 on page 19.

Section 9 Declaration, Acknowledgement, Agreement and Consent

The following is added under the heading “Declaration and Acknowledgement” in section 9:

- Additional underwriting requirements may be ordered on any Life Insured:
 - at an Empire Life underwriter’s discretion; and
 - if I have applied for total life insurance coverage between \$500,000 and \$2,000,000 and the Life Insured is aged 18 to 50, based on random selection or predictive analytics.

Section 11 Advisor’s Report

Section 11.7 is replaced with the section below. The Advisor should not complete section 11.7 on page 20.

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| 11.7 Underwriting Requirements *Requirements will not be ordered for Trial applications (the proposed Life Insured has been previously declined or rated, or is ineligible for temporary insurance for reasons other than the maximum age 65 restriction). ±PHI is not available for Children’s Life/CI Rider. **Only available for Solution 10, 20, 25 and 30 products on a single coverage >\$1,000,000 | Empire Life will order requirements for each Life Insured as determined by the age and amount chart*±. Please note: Additional requirements may be ordered on any Life Insured at the underwriter’s discretion and, for Life Insureds aged 18 to 50 applying for total life insurance coverage of \$500,000 to \$2,000,000, based on random selection or predictive analytics. | |
| | Requirements will be ordered through Dynacare. Alternatively, if you are requesting a medshare please specify the company. | |
| | Life Insured 1 <input type="radio"/> Medshare - Company: _____ Requirements available to share: _____ | |
| | Life Insured 2 <input type="radio"/> Medshare - Company: _____ Requirements available to share: _____ | |
| | If PHI & Vitals is an age and amount requirement and you wish to replace them with a paramedical, please indicate below. | |
| Life Insured 1: <input type="radio"/> Paramedical in lieu of PHI & Vitals | Life Insured 2: <input type="radio"/> Paramedical in lieu of PHI & Vitals | |
| For Life Insureds aged 18 to 50 with coverage amounts from \$1,000,001 to \$2,000,000, please indicate if blood profile/vitals should be completed for the Life Insured(s) to be considered for Preferred/Elite rates.** If blood profile/vitals are not completed, the Life Insured(s) will be considered at Standard rates. | | |
| Life Insured 1: <input type="radio"/> Blood Profile/Vitals (For Preferred/Elite risk class consideration) | Life Insured 1: <input type="radio"/> Blood Profile/Vitals (For Preferred/Elite risk class consideration) | |