

EMPIRE LIFE INFORMATION CIRCULAR

DATE: July 18, 2011

Nº. 2011-18

CATEGORY: Forms and Applications

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

SUBJECT: Revised Life and Health Applications

Revised Life Applications Revised versions (06/11) of the **Life and Health Insurance Application (D-0082)**, **Single Life Term Insurance Application (D-0024)** and **Policy Change Application (C-0048)** are now available both in print and online on our [Advisor website](#).

In addition to our newly branded look, we have made a number of changes and improvements to make the applications easier to use including:

- Removing the Solution 100 without values option – refer to [Information Circular 2011-09](#) for more details.
- Adding a new “Issue Instructions” section so you can confirm in advance if we are to issue linked policies as they are approved, or hold to be issued together.
- Adding a new “Authorization to disclose information to Advisor” signature section, which permits the Underwriter to communicate openly with you.

Information that may be shared:

- Medical testing or lab results;
- Illness, diseases, medical conditions, medications, use of drugs or alcohol and/or rehabilitation;
- Other health related issues;
- Court records or other personal or financial facts

Stand-alone Advisor Authorization Form We have also created a stand-alone form called “Advisor Authorization” for you to use with previous versions of our applications or on its own. The form can be found our advisor website under [Support/Underwriting/Questionnaires & Printable Forms](#).

Refer to the charts on pages 2, 3 and 4 for more details on the changes made to the applications.

Please do not destroy old stock. All re-orders will be filled with new applications.

References: **Sheila Kingston**, Director, Risk Operations
Caroline Keyes, Director and Chief Underwriter

Key Changes Life and Health Insurance Application (D-0082)

Section	Page	Question	Change
2. Term Insurance	3a	2.1 & 2.3	Removed the selection for Solution 100 – without values. Refer to Information Circular 2011-09 for more details.
		3.2	<ul style="list-style-type: none"> Added instruction to complete a Personal Financial Questionnaire for amounts of \$3,000,001- \$5,000,000. Expanded 'Approximate net worth' question to include fields for 'Personal assets' and 'Personal liabilities'.
		3.3b	Added a field to indicate the Empire Life policy number, if the policy is being replaced.
6. Financial Information	11	6	Added instruction to complete all questions if purpose of insurance is a business or if a business is the owner or beneficiary and to complete a Business Financial Questionnaire for amounts \$3,000,001- \$5,000,000.
		6.1	Added fields for 'nature of business' and 'year business established'
		6.2	Added fields for 'business fair market value', 'gross annual revenue' and 'net annual income after tax'
7. Premium Payment Information	11	7.3	Added instruction to clarify that for Trilogy or Trilogy Plus, the PAD draw date selected must be the same date or earlier than the date in the month the policy was issued
8. Declaration, Acknowledgement, Agreement and Authorization	13	8.6	Added a NEW section - 'Authorization to disclose personal information to Advisor'.
9. Authorization to Release Information	15 & 17	9.2	Removed 'Owner' from the signature requirement
10. Advisor's Report	19	10.5	Changed instruction to not order requirements if the proposed Life Insured has been declined or rated before, is ineligible for temporary insurance or is over age 75
		10.8	Added a NEW section - 'Issue Instructions' to confirm if we are to issue linked policies as they are approved, or if we should hold linked policies to be issued together.

Key Changes Single Life Insurance Application (D-0024)

Section	Page	Question	Change
2. Term Insurance	2	2.1 & 2.2	Removed the selection for Solution 100 – without values. Refer to Information Circular 2011-09 for more details.
4. Personal Information	3	4.2	<ul style="list-style-type: none"> Added instruction to complete a Personal Financial Questionnaire for amounts of \$3,000,001- \$5,000,000. Expanded 'Approximate net worth' question to include fields for 'Personal assets' and 'Personal liabilities'
		4.3b	Added a field to indicate the Empire Life policy number, if the policy is being replaced.
5. Financial Information	4	5	Added instruction to complete all questions if purpose of insurance is a business or if a business is the owner or beneficiary and to complete a Business Financial Questionnaire for amounts \$3,000,001- \$5,000,000.
		5.1	Added fields for 'nature of business' and 'year business established'
		5.2	Added fields for 'business fair market value', 'gross annual revenue' and 'net annual income after tax'
8. Declaration, Acknowledgement, Agreement and Authorization	10	8.5	Added a NEW section - 'Authorization to disclose personal information to Advisor'.
9. Advisor's Report	11	9.5	Changed instruction to not order requirements if the proposed Life Insured has been declined or rated before, is ineligible for temporary insurance or is over age 75
		9.9	Added a NEW section - 'Issue Instructions' to confirm if we are to issue linked policies as they are approved, or if we should hold linked policies to be issued together.
11. Authorization to Release Information	13	11	Removed 'Owner' from the signature requirement

Key changes

Policy Change and/or Reinstatement Application (C-0048)

Section	Page	Question	Change
2. Policy Change Details	1	2.2	Added a field for the client to specify date that any tobacco or nicotine products were last used
5. Premium Payment Information	3	5.3	Added instruction to clarify that for Trilogy or Trilogy Plus, the PAD draw date selected must be the same date or earlier than the date in the month the policy was issued
6. Personal Information	4	6.2	<ul style="list-style-type: none"> Added instruction to complete a Personal Financial Questionnaire for amounts of \$3,000,001 - \$5,000,000. Expanded 'Approximate net worth' question to include fields for 'Personal assets' and 'Personal liabilities'
		6.3b	Added a field to indicate the Empire Life policy number if the policy is being replaced
7. Financial Information	6	7	Added instruction to complete all questions if purpose of insurance is a business or if a business is the owner or beneficiary and to complete a Business Financial Questionnaire for amounts \$3,000,001 - \$5,000,000
		7.1	Added fields for 'nature of business' and 'year business established'
		7.2	Added fields for 'business fair market value', 'gross annual revenue' and 'net annual income after tax'
9. Declaration, Acknowledgement, Agreement and Authorization	12	9.6	Added a NEW section - 'Authorization to disclose personal information to Advisor'
10. Authorization to Release Information	13	10.2	Removed 'Owner' from the signature requirement