

# EMPIRE LIFE INFORMATION CIRCULAR

**DATE:** August 15, 2011

**Nº. 2011-24**

**CATEGORY :** COMPLIANCE

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

**SUBJECT :** Life Insurance Replacement Declaration (LIRD)

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We recently informed you of the new Life Insurance Replacement Declaration (LIRD) that has been adopted in many provinces, with the intent of eventually being adopted nationwide.

In response to inquiries from advisors on how best to complete the new requirements, a [reference document](#) for the LIRD has been created by industry representatives from the Canadian Life and Health Insurance Association (CLHIA), the Independent Financial Brokers of Canada (IFBC), the Canadian Association of Independent Life Brokerage Agencies (CAILBA), and Advocis.

This reference document provides examples of what to include when providing the written explanation that is required by some provinces when proposing a replacement. The reference document can be found on the [CLHIA website](#) under *Materials for Financial Advisors* found in the *Industry* section.

If you have any further questions regarding the LIRD, please contact a member of our Retail Insurance sales management team. You can also email [Lisa Lawlor](#) directly.

**Reference** Lisa Lawlor, BA, ACS, AIAA, Manager, Field Operations & Market Conduct