

EMPIRE LIFE INFORMATION CIRCULAR

DATE: June 18, 2012

Nº. 2012-15

CATEGORY: INSURANCE

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

SUBJECT: **Beneficiary Designation for Critical Illness Benefits (Vital Link and Trilogy Life Plus)**

Our contracts provide we will pay the benefits, other than the Return of Premium on Death, to the Owner.

As of July 1, 2012, we will begin accepting beneficiary designations for Critical Illness Benefits in Provinces where permitted by law (BC, AB, MB and QC as of July 1, 2012). For provinces and territories where the law does not permit the designation of a beneficiary for these benefits, a Direction to Pay to a third party payee will be accepted.

This applies to all benefits under the Critical Illness coverage including the Return of Premium on Death, Return of Premium on Expiry/Surrender and Policy Anniversary Return of Premium, as applicable.

New form To facilitate this, we have created a new form, Beneficiary Designation/Direction to Pay for Critical Illness Benefits. It will be available on our website July 1, 2012.

This form may also be used by existing policyowners should they wish to designate a beneficiary or appoint a payee for the Critical Illness benefits on or after July 1, 2012.

For more information, please call our Customer Service Team at 1 800 561-1268.

Reference **Stephen Biringer**, Vice-President, Retail Operations