

FINANCIAL CHANGES REQUEST FOR LIFE AND HEALTH POLICIES

Throughout this form, "Empire Life" means The Empire Life Insurance Company.

Important Information for completing this form:

- Upon receipt of a complete surrender request, the policy will be terminated and Empire Life will be discharged from any responsibility and obligation regarding this policy, including the amount or value of any Segregated Fund units withdrawn.
- If there is an assignee or irrevocable/preferred beneficiary on the policy, the cheque will be made payable jointly to the Owner and assignee/irrevocable/preferred beneficiary whose names appear in the policy file maintained by Empire Life, unless specified otherwise in the Special Instructions section.
- The Cash Loan Agreement is only required for loan amounts of \$5,000 or more. A policy loan can only be taken on a non-registered policy.
- The signature of the Owner(s), assignee(s) and irrevocable/preferred beneficiary(ies) are required for all financial changes.
- If a company signature is required, include a company seal and signature OR 2 signatures, position(s) and company name. If sole signing authority for the company, this must be selected in the signature section.

1.0 Policy number(s)		
<input type="text"/> <input type="text"/> <input type="text"/>		
Policy Owner first name	Middle initial	Last name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Address (number, street name)		City
<input type="text"/>		<input type="text"/>
Province	Postal code	Preferred contact number
<input type="text"/>	<input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>

If you reside outside of Canada, complete the following:

Where do you reside for tax purposes? (check all that apply)

Canada U.S. (resident or citizen) – Tax Identification Number (TIN) _____

If you do not have a TIN from the U.S. have you applied for one? yes no

Other – specify country _____ TIN _____

If you do not have a TIN, specify the reason:

I will apply or have applied for a TIN but have not yet received it.

My jurisdiction of tax residence does not issue TINs to its residents.

Other – specify reason _____

Note: you must provide a photocopy of a government issued document to verify your residency status. If owner/joint owner is a corporation or other entity, complete form C-0044.

2.0 Request for Surrender	<input type="radio"/> send proceeds to the policy Owner	<input type="radio"/> send proceeds to the Advisor
<input type="radio"/> Complete termination of policy including any surrender value		
<input type="radio"/> Complete withdrawal of investment rider		
<input type="radio"/> Rider to remain premium paying or <input type="radio"/> Rider to be changed to paid up (not applicable for Universal Life)		
<input type="radio"/> Partial withdrawal of investment rider in the amount of \$ _____ <input type="radio"/> net <input type="radio"/> gross		
<input type="radio"/> I understand that a partial withdrawal from a Policy with a Level Death Benefit will result in a reduction in the face amount of insurance by the amount of the surrender.		
<input type="radio"/> Use the policy proceeds as follows:		
<input type="radio"/> pay the premium on policy(ies) _____		
<input type="radio"/> toward the loan on policy(ies) _____		
<input type="radio"/> make an additional deposit on policy(ies) _____		
<input type="radio"/> toward Empire Life application number _____		
Note: the surrender will not be processed until the new policy is issued.		

3.0 Cash Loan Agreement

The loan under the terms of the "Cash Loan" provision is subject to the terms and conditions governing the policy, the loan being equivalent to \$ _____ or the current loan value of the policy, whichever is less.

4.0 Withdrawal of Dividend Value

- Withdraw \$ _____ in cash
- Withdraw \$ _____ to pay loan on policy(ies) _____
- Withdraw \$ _____ to pay premium(s) due on policy(ies) _____
- I understand that surrender of Paid Up Addition values will affect the death benefit.

For a withdrawal of \$10,000 or more from life insurance policies with cash values and/or non-registered contracts, complete the section below:

5.0 Dual Process to verify the identity of the Owner

If you are an advisor assisting the owner with this form, please enter the information requested in the Source section. If you are an owner submitting this form without the assistance of your advisor, please provide us with a copy of the two documents as noted below.

Provide documents from TWO different, reliable sources of information (Source 1, Source 2 and/or Source 3). To be reliable, the issuer of the document must be a trustworthy source of information.

We will accept an original version of the documents or a fax, photocopy, scan or electronic image of the original documents. Each document must be current, valid, legible and authentic and the two documents cannot be from the same issuer.

SOURCE 1:	<ul style="list-style-type: none"> • Canadian utility bill • Canadian government issued property tax assessment • Canadian government issued vehicle registration • Canadian government issued benefits statements • Canadian government issued photo ID • Canada Revenue Agency documents such as notices of assessment • Canadian T4 statements, Record of Employment, or investment account statements such as RRSPs and GICs
SOURCE 2:	<ul style="list-style-type: none"> • Canadian government issued: <ul style="list-style-type: none"> • photo ID • permanent resident card or citizenship certificate • original birth certificate or marriage certificate • divorce documentation • CPP statement of contributions • product from a Canadian credit bureau (containing two trade lines in existence for at least 6 months), Canadian credit file that has been in existence for at least 6 months, or insurance documents (home, auto, life) • travel visa issued by a foreign government
SOURCE 3:	<ul style="list-style-type: none"> • a credit card or bank statement • a mortgage statement • a letter from the financial entity holding a deposit account, credit card or loan account

Source and document type (e.g. Source 1-utility bill)	Individual's name as shown on the document	Account/reference number

For a withdrawal of \$100,000 or more from life insurance policies with cash values and/or non-registered contracts, complete the section below:

6.0 Politically Exposed Persons and Heads of International Organizations

1. Have you, any of your close relatives* or any other persons closely associated** with you:

a) held one of the following positions in the last 5 years in Canada?

- Governor General, lieutenant-governor or head of federal or provincial government;
- member of the Senate or House of Commons or member of a provincial legislature;
- deputy minister of federal or provincial government or equivalent rank;
- head of a federal or provincial government agency;
- leader or president of a political party represented in a legislature;
- mayor of a city, town, village, or rural or metropolitan municipality;
- president of a corporation wholly owned directly by Her Majesty in right of Canada or a province;
- military officer with a rank of general or above;
- judge of an appellate court in a province, the Federal Court of Appeal or the Supreme Court of Canada; or
- ambassador, or attaché or counsellor of an ambassador

b) ever held one of the following positions in a country other than Canada?

- head of state/government;
- member of executive council of government or legislature;
- leader/president of a political party represented in a legislature;
- deputy minister or equivalent;
- head of a government agency
- military officer with a rank of general or above;
- judge;
- president of a state-owned company/bank; or
- ambassador, or attaché or counsellor of an ambassador

2. Are you, any of your close relatives* or any other persons closely associated** with you currently the head of an international organization \pm or the head of an organization established by an international organization? $\pm\pm$

For questions 1 and 2:

Owner 1 yes no If yes, provide details: _____

Owner 2 yes no If yes, provide details: _____

3. 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: _____

4. 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: _____

*A close relative is your child, mother, father, spouse/civil union spouse/common-law partner; the mother or father of your spouse/civil union spouse/common-law partner; or child of your mother or father.

** A close associate is an individual who is closely connected to the Owner(s) for personal or business reasons.

\pm The head of an international organization is the primary person who leads that organization, for example a president or CEO.

$\pm\pm$ An International organization is set up by the governments of more than one country by means of a formally signed agreement between the governments. E.g. World Bank, International Monetary Fund, World Health Organization, International Energy Forum, International Criminal Court.

7.0 Special Instructions

