Application/policy number

D-0082 Application Insert

Use this insert with the D-0082 Life and Health Insurance Application to apply for Empire Life CI Protect 20 and/or Empire Life CI Protect Plus 20 critical illness insurance, as a base coverage, or as a rider on an existing product.

Important Information:

- A Life Insured can apply for EITHER an Empire Life CI Protect coverage (10 or 20) OR an Empire Life CI Protect Plus coverage (10, 20 or 75) within the same policy.
- The lifetime maximum coverage amount of Empire Life CI Protect is $75,000 per Life Insured.
- The lifetime maximum coverage amount of all critical illness insurance with Empire Life is $2,000,000 per Life Insured.

Empire Life CI Protect®	Life Insured 1	Life Insured 2
Empire Life CI Protect 20 base coverage	$	$
Empire Life CI Protect 20 rider	$	$

Empire Life CI Protect Plus®	Life Insured 1	Life Insured 2
Empire Life CI Protect Plus 20 base coverage	$	$
Empire Life CI Protect Plus 20 rider	$	$

Riders and Additional Benefits

If Empire Life CI Protect (10 or 20) is selected as the base coverage, additional benefits and/or riders are not allowed.

Riders	Life Insured 1	Life Insured 2
Solution ART™	$	$
Solution 10™	$	$
Solution 20™	$	$
Solution 30™	$	$
Solution 100™	$	$
Empire Life CI Protect 10	$	$
Empire Life CI Protect Plus 10	$	$
Empire Life CI Protect Plus 75	$	$

Additional Benefits for Life Insured(s)	Life Insured 1	Life Insured 2
Waiver of Premium (Disability waiver; maximum age 55)	○ yes	○ yes
Guaranteed Insurability (Maximum issue age 40; on Solution riders only)	$	$
Accidental Death and Dismemberment (Maximum issue age 55)	$	$
If applying for a Children's Life or Children's Critical Illness rider, complete the **Juvenile Question Set** in section 7.3 in the application.		
Children's Life Rider (Maximum issue age 17)	$	$
Children's Critical Illness Rider (Maximum issue age 17)	$	$

Additional Benefits for Owner(s)	Owner 1	Owner 2
Waiver of Premium (Disability waiver)	○ yes	○ yes
If the Owner(s) are not Life Insured(s), complete the relevant sections of the D-0082 Adult-Full Question Set.		

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