

DATE:	June 25, 2020	N° 2020-15
CATEGORY:	INSURANCE	
TO:	Managing General Agents, Associate General Agents, Advisors, General Agents and National Accounts	
SUBJECT:	One-time Special Offer to Add Return of Premium on Death Rider to Eligible Inforce CI Protect Plus Coverages	

On April 16, 2020, Empire Life added a new Return of Premium on Death (ROPD) rider to our CI Protect Plus (CIPP) product lineup. This rider is only available at point of sale. However, as a one-time special offer, we are pleased to announce that clients can add this rider to eligible CIPP coverages issued prior to April 16, 2020 without the need to provide any additional medical requirements.

Which coverages are eligible?

CIPP 10, 20 or 75 coverage issued prior to April 16, 2020 will be eligible if:

- The policy with the CIPP coverage is governed by the exempt test and related tax rules that took effect Jan 1, 2017 (G3);
- The CIPP coverage is inforce without a ROPD rider;
- The premiums for the policy are not being waived under the Waiver of Premium benefit as of the date of the client letter¹;
- There is no CI benefit claim, including Non-Life Threatening Illness benefit claim, pending for the CIPP coverage;
- The CIPP coverage is not issued with a medical (substandard) rating; and
- Each life insured for the CIPP coverage meets the issue age limit at the time of ROPD being added, i.e.
 - Between 18 to 65 for CIPP 10 & CIPP 75
 - Between 18 to 55 for CIPP 20

Limited-time offer

This is a limited time offer. To add the ROPD rider, a properly completed and signed Special Offer application form must be received by us by **August 24, 2020**.

4-step process to accept the offer

Steps	Details
1. Advisor completes the Special Offer application form with the owner(s), life insured(s) and third party payor (if any).	If completing the form “non-face-to-face” (NFTF), video conferencing must be used while the application is being completed and signed*.

¹ If an eligible policy goes on waiver between the date of the client letter and the date ROPD is added to policy, ROPD premiums will not be waived and will have to be paid by the policy owner.

<p>2. Obtain signatures of owner(s), life insured(s), third party payor and irrevocable beneficiary/assignee (if any)</p>	<p>An independent 3rd party of legal age must witness all signature(s). The independent 3rd party must be present “in person” when the form is signed.</p> <p>Temporary exception*: If an independent 3rd party is not available, no “in person” witness is required for the signatures. However, the advisor must see all parties sign the form via video conferencing, complete the NFTF section of the Advisor’s Report and certify that “To the best of my knowledge and belief, each Owner, Life Insured, Irrevocable Beneficiary/Assignee and Third Party Payor (if applicable) signed this Application as required”.</p> <p>Digital/E signatures will be allowed if video conferencing is used.</p>
<p>3. Send the form to owner(s), life insured(s) and Empire Life</p>	<p>To protect personal information recorded in the form, it must be sent to and from the owner(s) and life insured(s) by secure means, at the advisor’s expense.</p> <p>Advisors can send the completed application to Empire Life by:</p> <ul style="list-style-type: none"> • Courier to 259 King St E, Kingston, ON, K7L 3A8; • Emailing a picture or scanned copy to insurance@empire.ca • Fax to 1-800-419-4051
<p>4. Policy Change Agreement</p>	<p>Once the completed form is processed and approved, we will send a Policy Change Agreement, new Summary Page or Data Page and new provisions pages, all of which form part of the insurance contract, to the policy owner. Advisors should review these documents with their clients.</p>

Sign on to Advisor Portal for details

Advisors can sign on to Advisor Portal -> CI Protect Plus Special Offer page to:

- Get a copy of the sample client letter
- Download a listing of your clients who have eligible policies
- See answers to some frequently asked questions

Advisors who don’t have access to the advisor portal, click [here](#) to register.

Reference

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