

1.2 Dual Process - for "in person" or "non-face-to-face" verification

- For each owner, the advisor must review 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.
- The owner can provide an original version of the documents or may provide a fax, photocopy, scan or electronic image of the original documents. Each document must be current, valid and unaltered.
- The two documents cannot be from the same issuer.

SOURCE 1:

The advisor must confirm that the owner's NAME and ADDRESS on the document match the name and address the owner has provided in the application - examples include:

- 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:

The advisor must confirm that the owner's NAME and DATE OF BIRTH on the document match the name and date of birth the owner has provided in the application - examples include:

- Canadian government issued:
 - 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:

The advisor must confirm the owner's NAME on the document matches the name provided in the application and that the owner has a deposit account, credit card or loan account by reviewing the document - examples include:

- a credit card or bank statement
- a mortgage statement
- a letter from the financial entity holding a deposit account, credit card or loan account

Owner 1

Source and document type (e.g. Source 1 - Canadian property tax assessment)	Individual's name as shown on the document	Account or reference number	Date of verification

Owner 2

Source and document type (e.g. Source 2 - CPP statement of contribution)	Individual's name as shown on the document	Account or reference number	Date of verification

2.0 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.

3.0 Determination of Third Party Interests (Must be completed by advisor)

A "third party" is a person or entity (other than the annuitant or owner) who instructs the owner to take actions on the contract. If the third party is a legal entity, attach a copy of the charter document and signing authority.

Is the owner acting on behalf of a third party? yes no
You must answer 'Yes' or 'No' for all plans. If yes, complete the entire section.

First name		Last name or legal name or corporation/entity			
Date of birth		Address (number, street)			
City		Province	Postal code		
Name of employer					
Job title(s)					
Occupation					
Type of business					
Relationship to owner					
Jurisdiction of registration (i.e. country, province, territory)				Incorporation number	

4.0 Signatures

I have verified the identity of the owner(s) if Section 1.1 or 1.2 is completed, performed a determination of politically exposed persons if Section 2.0 is completed and/or made a determination of third party interests if Section 3.0 is completed, as required by Canada's Proceeds of Crime (Money Laundering) and Terrorist Financing Act.

Signature of advisor X		Date
First name of advisor		Last name



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