

Example:

By completing this section, you revoke and replace all previous beneficiary designations. For additional beneficiaries, complete a second form. Only one type of annuity may be selected per beneficiary.

Beneficiary first name J o h n	Middle name R o b e r t	Annuity payout option <input checked="" type="checkbox"/> Lump sum	Guarantee period	% of Death Benefit 10 %
Last name S m i t h				
Relationship** S o n	Date of birth 1 0 - A u g - 1 9 8 0	<input checked="" type="checkbox"/> Single life*	15 yr (5-25yrs)	40 %
		<input type="checkbox"/> Term certain	(10-25yrs)	0 %
Annuity payment frequency: <input checked="" type="checkbox"/> monthly <input type="checkbox"/> quarterly <input type="checkbox"/> semi-annual <input type="checkbox"/> annual				
Beneficiary first name J u l i e	Middle name A n n e	Annuity payout option <input type="checkbox"/> Lump sum	Guarantee period	% of Death Benefit 0 %
Last name S m i t h				
Relationship** D a u g h t e r	Date of birth 1 5 - J u l - 1 9 8 4	<input type="checkbox"/> Single life*	(5-25yrs)	0 %
		<input checked="" type="checkbox"/> Term certain	10 yr (10-25yrs)	50 %
Annuity payment frequency: <input type="checkbox"/> monthly <input type="checkbox"/> quarterly <input type="checkbox"/> semi-annual <input checked="" type="checkbox"/> annual				
*The minimum issue age for a single life annuity is 35.			TOTAL (must equal 100%)	100%

2.1 Contingent Beneficiary Information

Contingent beneficiaries are only entitled to benefits if all of the primary beneficiaries have died before the annuitant. For additional beneficiaries, complete a second form. Please initial any changes or corrections made in any manner.

Beneficiary first name	Middle name	Annuity payout option <input type="checkbox"/> Lump sum	Guarantee period	% of Death Benefit %
Last name				
Relationship**	Date of birth d d - m m m - y y y y	<input type="checkbox"/> Single life*	(5-25yrs)	%
		<input type="checkbox"/> Term certain	(10-25yrs)	%
Annuity payment frequency: <input type="checkbox"/> monthly <input type="checkbox"/> quarterly <input type="checkbox"/> semi-annual <input type="checkbox"/> annual				
Beneficiary first name	Middle name	Annuity payout option <input type="checkbox"/> Lump sum	Guarantee period	% of Death Benefit %
Last name				
Relationship**	Date of birth d d - m m m - y y y y	<input type="checkbox"/> Single life*	(5-25yrs)	%
		<input type="checkbox"/> Term certain	(10-25yrs)	%
Annuity payment frequency: <input type="checkbox"/> monthly <input type="checkbox"/> quarterly <input type="checkbox"/> semi-annual <input type="checkbox"/> annual				
Beneficiary first name	Middle name	Annuity payout option <input type="checkbox"/> Lump sum	Guarantee period	% of Death Benefit %
Last name				
Relationship**	Date of birth d d - m m m - y y y y	<input type="checkbox"/> Single life*	(5-25yrs)	%
		<input type="checkbox"/> Term certain	(10-25yrs)	%
Annuity payment frequency: <input type="checkbox"/> monthly <input type="checkbox"/> quarterly <input type="checkbox"/> semi-annual <input type="checkbox"/> annual				
*The minimum issue age for a single life annuity is 35.			TOTAL (must equal 100%)	100%

**Relationship to the annuitant, except in Quebec, specify relationship to the owner.

3.0 Trustee Information

The Trustee(s) named below will receive payments due to the minor beneficiary(ies) until the age of majority (except in Quebec, unless you have established a formal trust)

Name of Trustee(s)

When selecting an annuity payout option, please note:

Proof of age of the beneficiary is required prior to the start of the annuity payout. If we are not provided with proof of age in accordance with our current administrative rules in effect at that time, the death benefit will be paid in the form of a 10 year Term Certain Annuity. The type and frequency of the annuity payout can only be changed by you prior to the death of the annuitant. The annuity payout that will be issued at the time of death of the annuitant is subject to legislative requirements, minimum deposit amounts, minimum payment amounts and annuity options available at that time. Annuity payout details will be provided to the beneficiary prior to the start of the payments.

In the event the beneficiary does not meet our minimum age requirement or if the death benefit is less than the minimum deposit required for the type of annuity payout selected, in accordance with our current administrative rules in effect at that time, the death benefit will be paid as a lump sum to the beneficiary.

If a beneficiary is a non-resident of Canada for Canadian income tax purposes, their proceeds will be paid out as a lump sum.

4.0 Signatures

By signing below, you:

- revoke any prior beneficiary designation;
- direct Empire Life to pay out the death benefit for the contract in the manner indicated above, including how any remaining death benefit is to be paid on the death of any beneficiary; and
- confirm that the annuity payout will be non-commutable, non-assignable, and cannot be redirected.

Signature of owner

X

Date

| d | d | - | m | m | m | - | y | y | y | y |

Signature of joint owner (if applicable)

X

Date

| d | d | - | m | m | m | - | y | y | y | y |

Signature of irrevocable/preferred beneficiary(ies) (if applicable)

X

Date

| d | d | - | m | m | m | - | y | y | y | y |

Signature of witness

X

Date

| d | d | - | m | m | m | - | y | y | y | y |

RESERVED FOR HEAD OFFICE USE

Recorded only in the files of Empire Life. Empire Life expresses no opinion on the validity of the requested change.

Signature

Date (dd/mmm/yy)



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