## EMPIRE LIFE DISABILITY CREDIT PROTECT SCREENING QUESTIONNAIRE

Use this screening questionnaire to determine if a proposed Life Insured is eligible to apply for	
the Empire Life Disability Credit Protect rider.	

Policy number

the Empire Life Disab	nity credit Protect no	ier.												
Life Insured 1 first nam	ne		Middle initial	Last name										
Life Insured 2 first nam	ne		Middle initial	Last name										-
Severing Questi			1	1										
Screening Questions Life Insured 1 Life Insured 1								ired 2						
Answering "yes" to any of the Screening Questions below means the Life Insured cannot apply for the Empire Life Disability Credit Protect rider. Do not submit this questionnaire to Empire Life if the answer to any Screening Question is "yes".														
<ol> <li>Have you been working for compensation less than Full Time within the past 12 months? ("Full Time" means continuously performing all duties of your regular occupation for a minimum of 8 out of the last 12 months and at least 20 hours per week.)</li> <li>Note: answer "No" if within the past 12 months you have been working Full Time, or if you have been on regular/uncomplicated maternity/paternity leave from your current employer.</li> </ol>							es	() nc	> O )	/es	⊖no			
	isability insurance appli nder any disability insur				dified, c	or has	s any		Оу	es	Onc	، O	/es	⊖no
3. Do you currently ha	ve any symptoms for w	hich you have	e not yet sough	t medical con	sultatio	on?			Oy	es	Onc	, O)	/es	⊖no
4. Within the past 10 y	ears have you:													
or uncomplicated	absent from work for m d maternity/paternity & : in the Exceptions Tabl	eave, or due t	o an impairme	nt with the as			S		⊖y	es	Onc	» Oy	/es	⊖no
b) received treatment or advice for any symptom, injury, impairment or disorder of the neck, back, spine or							/es	⊖no						
c) had any symptoms, consulted or been treated for any disease or disorder of the cardiovascular system, heart, blood vessels, lungs or respiratory system; immune system, a positive HIV result, AIDS or ARC; anemia or other blood disorder; cancer, tumour (benign or malignant); diabetes or endocrine system; pancreas, liver, or kidney disease, <b>other than due to an impairment with the associated condition set out in the EXCEPTIONS TABLE for Questions 4 a, b, c &amp; d?</b>								⊖no						
d) had any symptoms, consulted or been treated for any disease or disorder of the neurological system or musculoskeletal system <b>other than due to strains or fractures as noted in the Exceptions Table</b> () yes () no () yes () r <b>for Questions 4 a, b, c &amp; d</b> ?							⊖no							
e) had any symptoms, consulted or been treated for depression, anxiety, burn-out or other psychological disorder?								⊖no						
f) had any symptoms, consulted or been treated for Parkinson's disease, multiple sclerosis, paralysis, cerebral palsy, muscular dystrophy, ALS (Lou Gehrig's disease), Huntington's Chorea, Alzheimer's or any disease or disorder of the brain or nervous system?								⊖no						
g) had Chronic Fatigue Syndrome, Fibromyalgia or chronic pain; Ulcerative Colitis or Crohn's disease; varicose veins or deep vein thrombosis?							⊖no							
5. Is your weight below or above the range indicated for your height in the table below?							Ono							
Height	Below	Above	Heig	aht	F	Below	/			1	oove			
4'10" / 147 cm	82 lb / 37 kg	150 lb / 68 kg		″ / 177 cm			/ 54 k	a				/ 99 kg	r	
4'11" / 149 cm	84 lb / 38 kg	155 lb / 70 kc		/ 180 cm			/ 55 k					/ 102	-	
5′0 ″/ 152 cm	87 lb / 39 kg	161 lb / 73 kg	,	/ 182 cm			-			231 lb / 105 kg		-		
5'1" / 154 cm	90 lb / 41 kg	166 lb / 75 kg		/ 185 cm			/ 58 k	-	238 lb / 108 kg		-			
5'2" / 157 cm	93 lb / 42 kg	171 lb / 77 kg		/ 188 cm			/ 60 k	•			-			
5'3" / 160 cm	96 lb / 44 kg	177 lb / 80 kg		/ 190 cm			/ 62 k	-						
5'4" / 162 cm	99 lb / 45 kg	183 lb / 83 kg	-	/ 193 cm			/ 63 k	5			-			
5'5" / 165 cm	102 lb / 46 kg	188 lb / 85 kg	-	/ 195 cm			/ 65 k					/ 120	-	
5'6" / 167 cm	106 lb / 48 kg	194 lb / 88 kg	-	/ 198 cm			/ 67 k	-				/ 123 k	5	
5'7" / 170 cm														
5'8" / 172 cm														
5'9" / 175 cm														



Screening Questions (cont'd)		Life Insured 1	Life Insured 2				
Answering "yes" to the Screening Question below means the Life Insured cannot apply for the Empire Life Disability Credit Protect rider. Do not submit this questionnaire to Empire Life if the answer to any Screening Question is "yes".							
6. Are any of the following your current occupation?							
Acrobats/aerialists/stunt person							
Animal handler or groomer							
Athletes (professional)							
Auto mechanic							
<ul> <li>Aviation – other than as a passenger on a regularly scheduled airline</li> </ul>							
Carnival employee							
• Construction - includes ALL construction workers involved in the construction and deconstruction, maintenance and repair of residential and commercial buildings, roads etc. See Appendix for further details. <b>Answer "No" if 100% of the time is spent on strictly administrative duties and would not participate in any construction tasks.</b>							
• Divers - Scuba, Sky							
• Equestrian - jockey, rodeo performers, horse	handler, trainers, stable help						
<ul> <li>Firefighters - includes volunteer</li> </ul>							
Fishing - offshore							
<ul> <li>Labourers - includes ALL labourers who work in manual labour jobs such as mineral and metal processing; metal fabrication; chemical products processing and utilities; wood, pulp and paper processing; rubber and plastic products manufacturing; textile processing; food, beverage and associated products processing; fish and seafood processing, and other labourers in processing, manufacturing, warehouse, automotive, railway, roadwork, factory and utilities.</li> </ul>							
<ul> <li>Law enforcement/corrections/security - includes police-undercover, Narcotics, Vice or Bomb squad; Correctional officer. Answer "No" if 100% of the time is spent on strictly administrative duties.</li> </ul>							
<ul> <li>Military – Answer "no" if your duties are adm possibility of this in future.</li> </ul>	• Military – Answer "no" if your duties are administrative only within Canada, with no history of any active duty/deployment or any						
<ul> <li>Search and Rescue workers - includes Coast</li> </ul>	Guard: Divers						
<ul> <li>Racers – all types (car, boats, motorcycle, sn</li> </ul>							
		s or comm	ercial goods (in	cludina			
<ul> <li>Transportation - includes occupations that involve operating a vehicle to transport passengers or commercial goods (including couriers using bicycle, motorcycle or scooter), or those which utilize drivers to operate various types of heavy machinery.</li> </ul>							
<ul> <li>I declare that the above answers are true and correct.</li> <li>I acknowledge and agree that: <ul> <li>(i) I am not eligible to apply for Empire Life Disability Credit Protect if the answer to any Screening Question is "yes"; and</li> <li>(ii) if the answer to all Screening Questions is "no", this questionnaire shall form part of the application for the policy number noted above.</li> </ul> </li> </ul>							
5	Signature of Life Insured 2	Date dd-	m m m -	у у у у			
Signature of Owner (or first authorized signature for a corporate Owner)			Date   d   d   -   m   m   m   -   y   y   y   y				
				y y y y			
First name       Title, if signing for a corporation							
Signature of Owner 2 (for corporate or joint Owr	Date   d   d   -   m   m   m   -   y   y   y   y						
First name	Last name	Title, if sig	ning for a corpo	oration			
Signature of witness         Date           X							

Answer "No" to questions 4	a, b, c and d if client's impairment(s) and condition(s) are as described the table below.
Impairments	Conditions
Actinic Keratosis	Treated and removed with no recurrence
Alopecia	With no underlying disorder
Angioedema	One episode only and compliant with avoidance and prophylaxis
Appendicitis	Surgically treated with Appendectomy, no evidence of tumour or Crohn's, and full recovery and returned to work
Asthma	Mild, infrequent attacks, well controlled on medication, no lost work time or hospitalization within 5 years
Blepharitis	No systemic or ocular disease and no vision impairment
Cataracts	Surgically removed more than 3 months ago with no complications and full recovery
Cholelithiasis	Surgically treated with fully recovery and returned to work
Cholesterol (high)	Controlled on medication or diet and confirmed controlled by attending health care professional
Colour Blindness	Congenital
Conjunctivitis	Acute, no more than 3 isolated episodes with no complications and full recovery
Dermatitis, Eczema, Seborrhea	Mild, uncomplicated, not progressive, no systemic disease, and no impact to performing occupational duties
Dry Eyes	Mild to moderate symptoms, no underlying disease, no impact to ability to perform occupational duties
Dwarfism	Primordial or Constitutional and no other abnormalities
Fracture	History of, full recovery with no residuals, no associated impairments, no future surgery or treatment anticipated or planned
Gastritis/GERD	Mild, fully investigated (endoscopy), responsive to treatment, no associated complications/impairments, not alcohol related, working full time
Hemorrhoids	Mild to moderate, and no impact to ability to work full time; or treatment/surgery with no complications and full recovery
Herpes Zoster (Ophthalmic)	Treated, with complete recovery, no ongoing symptoms and no vision impairment
Hives/Urticaria	In history, mild reaction, no pathological cause, and no impact to performing occupational duties
Hyperthyroidism	On treatment, well controlled with no symptoms and no complications
Hypothyroid	More than 6 months since diagnosis, treated, well controlled, no symptoms, no complications
Hysterectomy	Benign disease, surgery complete more than 6 months ago and a full recovery
PAP test	Normal result with no underlying history
Pregnancy/C-section	Subsequent to normal delivery and full recovery
Raynaud's disease	No impact to ability to perform occupation or activities of daily living
Sinusitis/Rhinitis/Hay Fever/Allergies	Acute, no associated respiratory impairments, whether present or fully recovered
Strains	Recurrent or Chronic, more than 3 years ago since last symptoms, no associated impairments, no future surgery or treatment anticipated or planned
Tonsillitis	Surgically treated with no associated impairments and full recovery and returned to work
Tubal Ligation	No underlying disease and full recovery
Vasectomy	No complications, no underlying disease, full recovery
Vitiligo	No psychological impact and no impact to performing occupational duties

APPENDIX

## Answer "Yes" to screening question #6 if the following applies to your occupation in Construction.

## A construction worker is a person who works in the Building Construction Industry, Heavy Construction Industry and Special Trade Construction Industry, as defined below.

Building Construction Industry	All general contractors and operative builders primarily engaged in the construction of residential, farm, industrial, commercial, or other buildings.
Heavy Construction Industry	All general contractors primarily engaged in heavy construction other than building, such as highways and streets, bridges, sewers, railroads, irrigation projects, and flood control projects and marine construction.
Special Trade Construction Industry	All special trade contractors who undertake activities of a type that are specialized either to building construction, including work on mobile homes, or to both building and non-building projects. This includes projects such as painting, electrical work, plumbing, etc.

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