

# BENEFICIARY DESIGNATION AND AUTHORIZATION FORM

## (For new Group Enrolment only)

Throughout this form, "Empire Life" means The Empire Life Insurance Company.

|  |          |                    |
|--|----------|--------------------|
| <b>1. INSURED EMPLOYEE INFORMATION</b>         |          |                    |
| Name of Insured Employee (first, middle, last) |          |                    |
| Group name                                     |          |                    |
| <b>To be completed by Empire Life</b>          |          |                    |
| Group number                                   | Division | Certificate number |

|  |         |                                      |              |
|--|---------|--------------------------------------|--------------|
| <b>2. BENEFICIARY DESIGNATION (to be used only for benefits payable upon death of Insured Employee)</b>  |         |                                      |              |
| <p><b>Minors:</b> Death Benefits will not be paid directly to a minor beneficiary. Outside Quebec, you should name a trustee for a minor beneficiary and any Death Benefits due to the beneficiary, while a minor, will be paid to the trustee. In Quebec, Death Benefits due to a beneficiary, while a minor, will be paid to the Tutor(s) unless you have appointed an Administrator or have established a formal trust. After the beneficiary reaches the age of majority, any Death Benefits due to the beneficiary will be paid directly to the beneficiary unless you have established a formal trust.</p> <p><b>Primary Designations:</b> If a beneficiary is not named, the death benefit will be paid to the Estate of the Employee. Percentages for all beneficiaries must total 100%. If you name more than one beneficiary and do not indicate a share percentage, the benefits will be divided equally among all surviving beneficiaries.</p> <p><b>Irrevocable/Revocable Designations:</b> A minor should not be designated as an irrevocable beneficiary. A minor irrevocable beneficiary cannot consent to a change of beneficiary and a parent or guardian may not sign on behalf of a minor child for this purpose. All beneficiaries are assumed revocable unless you check the irrevocable box except in Quebec. In Quebec, if a married or civil union spouse is named beneficiary, the designation is irrevocable unless otherwise indicated. Once an irrevocable primary beneficiary has been named, his/her written consent will be required for certain transactions.</p> |         |                                      |              |
| <b>Beneficiary(ies)</b>  |         |                                      |              |
| First name and middle initial  |         | Last name                            | Relationship |
| <input type="radio"/> Revocable<br><input type="radio"/> Irrevocable   | Share % | Date of birth (if minor) (dd/mmm/yy) | Trustee name |
| First name and middle initial  |         | Last name                            | Relationship |
| <input type="radio"/> Revocable<br><input type="radio"/> Irrevocable   | Share % | Date of birth (if minor) (dd/mmm/yy) | Trustee name |
| First name and middle initial  |         | Last name                            | Relationship |
| <input type="radio"/> Revocable<br><input type="radio"/> Irrevocable   | Share % | Date of birth (if minor) (dd/mmm/yy) | Trustee name |
| First name and middle initial  |         | Last name                            | Relationship |
| <input type="radio"/> Revocable<br><input type="radio"/> Irrevocable   | Share % | Date of birth (if minor) (dd/mmm/yy) | Trustee name |

### 3. DECLARATION AND AUTHORIZATION

#### Collection, Use and Access to My Personal Information

##### Collection:

I am applying for group benefits coverage with The Empire Life Insurance Company (Empire Life) and understand that Empire Life needs personal information about me and my dependants (if applicable) in order to assess my application and administer coverage under the benefits plan. I authorize Empire Life to collect my personal information and the personal information of my dependants (if applicable) that is relevant to my application. I authorize any person or organization that has information relevant to my application to disclose this information to Empire Life. The persons and organizations with information relevant to this application include:

- my employer;
- my doctor and other health professionals and practitioners;
- hospitals, clinics, social service agencies and other similar agencies that have provided services to me;
- other insurance companies with which I have or have had coverage; and
- any third party service providers who provide services related to my benefit plan (e.g. payroll, enrolment, claims handling services, travel emergency assistance benefits providers).

I also authorize:

- the collection of personal information by third party service providers for purposes of assessing and administering claims made by me, my dependants, or my beneficiary(ies).

##### Use:

I authorize Empire Life to keep my personal information and the personal information of my dependants (if applicable) on file and use it for the following purposes:

- to assess the risk on a continuing basis and consider whether to issue or renew a group policy of insurance under which I might be or become insured;
- to determine the premium payable for such insurance;
- to assess my eligibility for coverage and the nature and amounts of such coverage; and
- to provide benefits and assess any claim(s) made by me, my dependants, or my beneficiary(ies).

##### Access/Disclosure:

I understand that:

- my personal information and the personal information of my dependants (if applicable) will be kept on file by Empire Life;
- authorized Empire Life representatives and its reinsurers will have access to my file, for the purposes listed above;
- personal information about me and my dependants (if applicable) may be disclosed to the persons and organizations listed above if required for the purposes listed above. However, specific details relating to medical conditions will not be disclosed to my employer;
- in all cases, Empire Life restricts its collection, use, disclosure and retention of my personal information and the personal information of my dependants (if applicable) to what is reasonably required for the purposes listed above;
- Empire Life may use third party service providers located inside or outside Canada to process and store my personal information; and
- I can access Empire Life's most recent Privacy Policy at [www.empire.ca](http://www.empire.ca).

##### Other:

I understand that:

- the statements in this application form part of the application in consideration for the insurance applied for; and
- I also understand and agree that any material misrepresentation or non-disclosure of information on this declaration may render my coverage voidable.

**I certify that the information given in this and other supporting documents is true, full and complete and I am authorized to act on behalf of my dependants.**

**I hereby apply for benefits for which I am or may become eligible, and authorize payroll deductions, if required.**

**A photocopy or electronic copy of this authorization will be as valid as the original.**

Signature of employee

X

Date (dd/mmm/yy)