Prior Notice of replacement of life insurance policy

Important notice for the consumer

This prior notice:

- * must be completed and signed in cases where, on the recommendation of your insurance representative, you intend to replace your current life insurance policy;
- * will be used to notify your current insurer of a possible policy cancellation;
- * must be signed on the same day as the new application for insurance (insurance proposal);
- will not cancel your existing policy;
- * is not a contract.

You may withdraw your application for insurance at any time before the new policy is issued. In addition, most insurance companies allow an additional 10-day period, after the policy is issued, to allow you to examine it thoroughly. During this period, you may cancel the policy without incurring a penalty.

As you read through this form, you should ask yourself the following questions:

- Was a written analysis of my insurance needs completed before this insurance proposal was made? Do I have a copy of the analysis? Insurance representatives in insurance of persons must take your current and future needs into account, along with your objectives and financial situation, before suggesting the replacement of your current policy.
- Are the premiums for the new policy higher or lower than the old premiums? A new life insurance policy of the same type as your old policy could cost you more, since you are older.
- Will I lose any tax benefits? For example, some tax benefits may be lost if you replace a life insurance policy acquired before December 2, 1982.
 - Have any steps been taken to maintain or amend my current life insurance policy? It is generally possible, and preferable, to opt for a change to an existing policy rather than to replace it.



Bureau des services financiers

140, Grande-Allée Est, bureau 300 Québec (Québec) G1R 5M8 Telephone : 418.525.6273 1.877.525.6273 Fax : 418.525.9512

How to use the form "Prior notice of policy replacement"

This form consists of three separate booklets, which will be completed in three

copies to be given to: copy 1 - the policyholder;

copy 2 - the current insurer; copy 3 - the new insurer.

An explanatory guide is included for the benefit of consumers.

Step 1 - Completing the form

Complete each booklet, writing on Copy 1 - Policyholder (green copy). **Write** in capitals, using a ball-point pen.

Step 2 - Before signing the form

The Prior Notice of Replacement may be completed in advance by the representative in insurance of persons, who must then go over it point by point with the client, before the client signs. The client's signature does not constitute a request to terminate the current policy. The prior notice must in all cases be signed on the same day as the application for life insurance.

Step 3 - Copies

Detach Copy 2 - Current Insurer (yellow copy) from each section. Your insurance representative will make sure it reaches your current insurer within five days of being signed.

Proceed in the same manner for Copy 3 - New Insurer (blue copy).

The representative must make a photocopy of the Prior Notice of Replacement, duly completed, for his record.

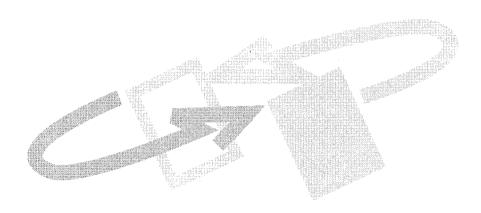
The remaining parts of the form are the property of the policyholder.

This form was prepared by the Conseil des assurances de personnes and is used by the Bureau des services financiers. It is compulsory that the form be filled out whenever a policy is to be replaced.

The Bureau des services financiers was established by the Act respecting the distribution of financial products and services; its mission is to protect the public by overseeing the application of the Act and the regulations under it, which govern the activities of certificate holders, firms, independent representatives and independent partnerships.



- 1- General Information
 - a- Guide
 - b- Table
- 2- Coverage provided
 - a- Guide
 - b- Table





1 - General Information

- The life insurance **policyholder** is the person who makes all the decisions concerning the policy and who, in general, pays the premiums.
- In most cases, the policyholder is also the **insured**, but in some cases the policyholder and the insured may be two separate persons.
- The other insureds are the individuals covered by the same policy, such as family members or business partners.
- The **terminated insureds** are the insured insureds who will no longer be covered under the new policy, and the **additional insureds** are the individuals who will be added to the new policy.
- Joint insurance is a single policy that covers two individuals, where the death benefit is payable following the death of the first or the second individual, depending on the option chosen.
- The main **policy types** are term life, whole life, universal life, and 100-year-term life.
- The effective date is the date on which the policy takes effect once the proposal is accepted by the insurance company.
- The suicide clause: if death results from suicide and occurs within two years of the effective date of the policy, the insurer will not, in general, pay the death benefit.
- The incontestability clause: if death occurs within two years after the policy comes into effect, the insurer may refuse to pay the death benefit if incomplete or inaccurate information on the insured's health and lifestyle were given or if information was omitted. The insurer may, in all cases, refuse to pay the death benefit if it is proven that the insured committed intentional fraud.
- A registered policy: if you cash in the amounts that accumulate under an insurance policy that is part of a registered retirement savings plan(RRSP), you will have to pay income tax.

2 - Coverage provided

- The **total coverage** is the amount that will be paid to the beneficiary following the death of the insured.
- The **coverage** may consist of a guaranteed base amount plus an additional amount or endorsement that may increase, decrease, remain stable or terminate at a specific time.
- Renewable term insurance means a policy that may be renewed on the dates specified in the policy. See part 4f of this form for the premiums applicable for renewal.
 - **Convertible term insurance** means term insurance that may be converted into permanent insurance without having to prove insurability.

) General info	~		and given name of in	isured 8	r	Pate of birth of insured
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Name and given name of ins	ured (3)	n°, of prior notice	Name and given na	ame of insured	(4)	n°. of prior notice
Te	rminated insu	reds 8		Additiona	d insureds	
Family name and given name	Type of coverage	Amount of coverage \$	Family nar		Type of coverage	Amount of coverage \$
Joint insurance 🐉	h 2 nd deat	n	Name and giver	n name of 2 [™] ii	nsured	
INSURA	NCE POLICY		CURRENT	POLICY	PROPO	SED POLICY
Name of insurance comp	pany:					
Type of policy: 6			Policy N°.:		Proposal №.:	
Is there more than one policy	y that may be	Prior notice nº.:			No	applicable
replaced by the proposed pol the prior-notice number used		Prior notice nº.:				
Effective date:					Not	applicable
What is the expiry date of the	he suicide clause?	8	Month Day	Year		rear(s) after the effective
What is the expiry date of the	he incontestable c	lause?	Month Day	Year		vear(s) after the effective
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retirement as an RRSP?						
Coverage off	ered					
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The additional amoun	it may:		remain stable increase	Inches 1	remain st increase	
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f so, until when?	(O		Month Day	Year	Month	Day Year

PAGE 1 of 3 0000000 COPY 1 - POLICY OWNER

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Other insureds (multiple co Name and given name of ins		of prior notice	Name and given name of insured	Month	Day Year
Name and given name of ins	nured (3)	of prior notice	Name and given name of insured	1 (4)	n°. of prior notice
Te	rminated insureds	8	Addition	al insureds	
Family name and given name	Type of coverage	Amount of coverage \$	Family name and given name	Type of coverage	Amount of coverage \$
Joint insurance S Payable on: 1* deat	lh 2 nd death		Name and given name of 2*1	nsured	
INSURA	NCE POLICY		CURRENT POLICY	PROPOS	DD POLICY
Name of insurance com Type of policy:	pany:		Carlo Control	Proposal N°.:	
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Effective date:			Month Day Year	Not	applicable
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Is the life-insurance policy pretirement as an RRSP?			Month Day Year Yes No	date of the contrac Yes	l. No
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The term coverage, if an If so, until when?	ıy, is: 💈		decrease convertible renewable	decrease convertible	renewable ay Year

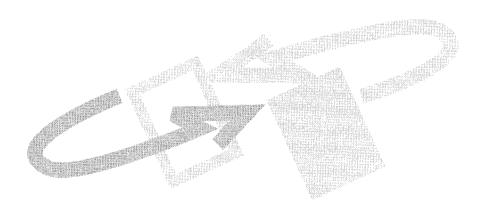
 COPY 1 - PRESENT INSURER
 PAGE 1 of 3
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Other insureds (multiple coverage) Name and given name of insured (1)	n°. of prior notice	Name and given name of	insured (2)		Day Year of prior notice
Name and given name of insured (3)	n°. of prior notice	Name and given name of	insured (4)	nº. o	f prior notice
Terminated insu	reds 8	Add	litional insu	reds	
amily name and Type of given name coverage	Amount of coverage \$	Family name and given name			Amount of coverage \$
oint insurance 8 Payable on: 1° death 2° deatl		Name and given name	of 2 nd insured		
INSURANCE POLICY		CURRENT POLIC	CY P	ROPOSED	POLICY
Name of insurance company:					
Type of policy: 👸	Control of the Contro	Policy №:	Propos	sal N*.:	
s there more than one policy that may be eplaced by the proposed policy? If so, indicate	Prior notice n°.: Prior notice n°.:	Policy Nr.:		sal V*: Not app	ficable
s there more than one policy that may be eplaced by the proposed policy? If so, indicate he prior-notice number used for each policy:	Prior notice nº.:				
s there more than one policy that may be eplaced by the proposed policy? If so, indicate he prior-notice number used for each policy: Effective date: What is the expiry date of the suicide clause?	Prior notice nr.:	Month Day Ye	ar date of	Not app Not app year(s) the contract. year(s)	
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0000000 COPY 1 - NEW INSURER PAGE 1 of 3



- 2- Coverage provided (cont'd)
- 3- Premiums
 - a- Guide
 - b- Table
- 4- Cash surrender values, participation and savings
 - 4.1 Guaranteed Values
 - a- Guide
 - b- Table



CONSUMER'S GUIDE



2 - Coverage provided (cont'd)

- Paid-up life insurance: the accumulated cash surrender value of your policy eliminates the need to pay premiums, although you remain insured for a lesser amount until your death.
- Extended life insurance: the accumulated cash surrender values in of your policy may enable you to stop paying premiums and remain insured for the same amount but for a certain number of years only.
- Additional coverage is provided by the options you may or may not choose or not to add to your life insurance policy. Some of the most popular are: an insurability gua rantee that allows the amount of life-insurance to be increased, according to the conditions of the policy, without providing proof of good health; premium exemption, which releases a policyholder (or an insured) who becomes disabled from the requirement to pay premiums; accidental death or dismemberment, which provides for the payment of an additional amount in the event of accidental death, or the payment of a lump-sum amount in the event of dismemberment.

3 - Premiums

- The total annual premium is the amount you pay each year for your life insurance policy.
- The instalment period may be monthly, quarterly or annual. An annual premium that has already been paid is not generally refundable.
- An additional premium is an additional amount that is added to the normal rate because the risk is greater; it can be temporary or permanent.
- An exclusion is a state or condition for which the insured is not covered; it can be temporary or permanent.
- A guaranteed premium will remain the same, or will increase only at certain times specified in the policy.
- The guaranteed payment period determines how many years the policy-holder will have to pay premiums.
- The **minimum premium** consists of the cost of the insurance, taxes, and administration fees required for the payment of the life-insurance policy.
- The difference between the **minimum premium** and the premium actually paid constitutes the savings element in universal life insurance.

4 - Cash surrender values, participation and savings

4.1 Guaranteed Values

- The cash surrender values of a life insurance policy are the amount of savings guaranteed by the policy. These values are not generally paid out in addition to the death benefit. However, you may borrow against the cash surrender value by paying interest, or obtain the entire cash surrender value when the contract is cancelled.
- The **net amount** is the total of the values that will be paid if the policy is terminated. The stated amount takes into account all the deductions that will be applied (reimbursement of loans, taxes, administration costs, etc.). This amount may be used for personal needs, to pay the premiums on a new policy, or as an investment. If the amount is invested, the rate used to calculate the estimated value must be realistic and market-based.

INSURANCE POLICY	CURRENT POLICY	PROPOSED POLICY
2 Coverage provided (cont'd)		
The life insurance contract may be: 👸 🥈	fully paid-up extented	fully paid-up extented
- on payment of: - in the following number of years: - for the following number of years:	S S	\$ \$ Vis.1
The life-insurance policy includes supplementary coverage, as follows:	Insurability guarantee Exemption from premiums Accidental death or mutilation other	Insurability guarantee Exemption from premiums Accidental death or mutilation other
3) Premiums		
a Total annual premium: 6 What is the payment frequency? 6	\$	\$ \$
Does the premium include an additional premium? • If so: - why? - For how long?	Yes NO	
Does the premium take into account an exclusion? • If so: - why? - for how long?	Yes No	To be determined
Premium rate:	Smoker Non-Smoker	Smoker Non-Smoker
Is the premium guaranteed?	Yes No	Yes No
Amount of the premium: - In 10 years: - At age 55: - At age 65:	\$ S S S S S S S S S	
Guaranteed term of premium payment:	<u>yrs.</u>]	yrs.]
If the policy is of a universal life insurance policy, what is the amount of the minimum premium? Is this amount	\$ guaranteed for yrs. non-guaranteed level Incremental	\$ guaranteed for yrs.] non-guaranteed leveled out Incremental
Which premium does the policy owner choose?	\$	\$
$oldsymbol{4}$ Cash surrender values, participa	tion and savings	
4.1 Guaranteed values	0	
Does the life insurance policy have a cash surrender values? Amount of the guaranteed: cash surrender values: - at age 55: - at age 65:	Yes	the form of the second states
What would the net amount paid out bythe company be if the life insurance policy were cancelled today? How would this amount be used?		Net applicable If funded, projection at Amount invested: Estimated amount: at years

COPY 1 - POLICY OWNER PAGE **2** of 3 0000000

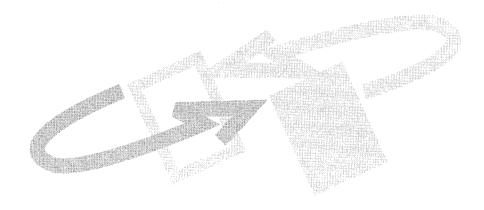
Coverage provided (cont'd) The life insurance contract may be: on payment of: in the following number of years: for the following number of years: The life-insurance policy includes supplementary coverage, as follows:	fully paid-up extented \$ \$ \$ _yrs. _yrs. Insurability guarantee Exemption from premiums Accidental death or mutilation other	fully paid-up extented \$ \$ \$ _yrs. _yrs. lnsurability guarantee Exemption from premiums Accidental death or mutilation other
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- on payment of: - in the following number of years: - for the following number of years: The life-insurance policy includes supplementary coverage, as follows:	yrs. yrs. Insurability guarantee Exemption from premiums Accidental death or mutilation	Syrs_] _yrs_] Insurability guarantee Exemption from premiums Accidental death or mutilation
supplementary coverage, as follows: 10	Exemption from premiums Accidental death or mutilation	Exemption from premiums Accidental death or mutilation
Premiums		
Total annual premium: What is the payment frequency?	######################################	\$
Does the premium include an additional premium? • If so: - why? - For how long?	Yes No	
Does the premium take into account an exclusion? • If so: - why? - for how long?	Yes No	To be determined
Premium rate:	Smoker Non-Smoker	Smoker Non-Smoker
Is the premium guaranteed?	Yes No	Yes No
Amount of the premium: - In 10 years: - At age 55:	\$	\$ \$
Guaranteed term of premium payment:	\$ yrs.	\$ yrs. [
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Which premium does the policy owner choose?	\$	\$
Cash surrender values, participation	on and savings	
.1 Guaranteed values	randa error da apud da G ala. Galaria	
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Estimated amount: at __years

INSURANCE POLI	CY	CURRENT POLICY	PROPOSED POLICY
② Coverage provided			
The life insurance contract may be:		fully paid-up extented	fully paid-up extented
- on payment of:		\$ \$	\$ \$
d - in the following numb		_yrs.]	yrs. J
- for the following num	iber of years:	_yrs.	_yrs.
The life-insurance policy includes		Insurability guarantee	Insurability guarantee
supplementary coverage, as follows:		Exemption from premiums	Exemption from premiums
		Accidental death or mutilation	Accidental death or mutilation
		other	other
(3) Premiums			
Total annual premium:			
a What is the payment frequency?		\$ 10	\$
Does the premium include an additi		Voc No	Arren de la
• If so: - why?	ional premium:	Yes No	
- For how long?			
	2		To be determined
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- for how long?			3333.33
C Premium rate:		Smoker Non-Smoker	Smoker Non-Smoker
e Is the premium guaranteed?		Yes No	Yes No
Amount of the premium:	– In 10 years:		
1	– In 10 years: – At age 55:	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$	
	- At age 65:		Kar masamusan a milita S
g Guaranteed term of premium paymo		yrs.]	yrs. [
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what is the amount of the minimum	a premium?	S	등으로 보고 15년 등은 15년
Is this amount		guaranteed for <u>yrs.</u>]	guaranteed for yrs. J
		non-guaranteed	non-guaranteed
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Which premium does the policy ow	ner choose? 🥨	. \$	1)
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4.1 Guaranteed values			
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a Amount of the guaranteed:	- in 10 years:	\$	g (1911) 1893 - 1911 - 1911 A
cash surrender values:	- at age 55:	\$	\$
	- at age 65:	\$	\$
What would the net amount paid ou			Not applicable
be if the life insurance policy were of How would this amount be used?			If funded, projection at %
A Trow would this area		(3)P433	Amount invested: \$
			Estimated amount: \$
			at <u>years</u>



- 4- Cash surrender values, participation and savings (cont'd)
 - 4.2 Guaranteed Values
 - a- Guide
 - b- Table
- 5- Reasons for replacement
 - a- Guide
 - b- Table
- 6- Signature and dates
 - a- Guide
 - b- Table





4 - Cash surrender values, participation and savings

4.2 Non-Guaranteed amounts

- Participation in profits: a participating life insurance policy entitles the policyholder to part of the profits generated by the insurance company. The participation is never guaranteed. It can be used to reduce the premium or take out additional life insurance, or it can be cashed in or otherwise used.
- Projections are forecasts of future returns. They are not guaranteed.
- Additional life insurance is the amount of additional life insurance purchased using the participation.
- The **investment amount** is an estimate of the amount accumulated under the policy.
- The **total death benefit** is the total coverage as indicated in point 11, to which the amounts estimated in (c) and/or (d) are added, where applicable.

5- Reason for policy replacement

Remember that it is generally possible, and preferable, to amend an existing policy rather than replace it.

6- Signatures and dates

- The policyholder must enter his reasons for replacing the life insurance policy. If the representative is a trainee, the prior notice of policy replacement must be authorized by the person supervising the trainee's activities, namely the training supervisor.
- The entire form belongs to the policyholder, with the exception of the copies for the insurers involved.

	articipat	ion an	d savings (cont'd)	
2 Non-guaranteed amounts Will there be any participation in the company	ve profite? ?	Yes	No	Yes	No
If so, how will the participation be used?	v s proms: 🚜	103	, NO]	NU -
f the policy is a universal life-insurance policy, is savings fund payable in addition to the death What is the rate used for the illustration?		Yes	No %	Yés	No .
Additional life insurance:		Proposed	Present Proposed		Proposed
Savings fund available under the universal life insurance policy:	at age	> 55 \$	at age 65	at ag	ge 75
Savings fund available under the universal life insurance policy:	\$	\$	\$	s s	
Total death benefits 6	s	\$	\$	s s	
s there any other relevant information that she	ould be given in	connection	with the policy rep	acement?	
Signatures and dates		connection	with the policy rep	acement?	
Signatures and dates					
Signatures and dates BEFORE SIGNING THIS FORM Lake sure that it was filled out entirely in y Make sure you keep your current life insura	t: our presence o	r has been	explained to you poolicy is in force.	oint by point	
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	Prior notice of replacement of life insurance policy	

Telephone

2 Non-guaranteed amounts					
Will there be any participation in the compa If so, how will the participation be used?	ny's profits? \overline 🗸	Yes	No	Yes	No
If the policy is a universal life-insurance policy,	s the accumulated				
savings fund payable in addition to the death What is the rate used for the illustration?	ı benefit?	Yes	No %	Yes	No %
Additional life insurance:	Present Prop	erandi kananda kecama	resent Proposed	Present at age	Proposed
Savings fund available under the universal life insurance policy:	at age 55	s	at age 65	at age	\$
Savings fund available under the universal life insurance policy:	in receptance established and the control of the co	3 311-03 (723) 3	\$	s s	4014 FEET
Total death benefits 👸	s	\$	\$	s s	(
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Signature

Date