P.O. Box 4241, Station A
Toronto, ON M5W 5R3
Telephone: 1-800-846-5970
**ivari.ca**

## Notice regarding collection, use and disclosure of personal information – (Privacy Notice)

ivari's Privacy Policy, available at **ivari.ca,** tells you how ivari will handle your personal information as an Owner and/or Insured. It also tells you about your rights and choices.

In summary:

**ivari uses your personal information for the following purposes:**

- Verifying your identity;
- Evaluating your application and any applications or forms you submit in the future about the insurance policies you have in place with ivari;
- Administering and servicing the policy;
- Supporting business operations necessary for us to service the policy;
- Conducting investigations and analyzing claims; and
- Complying with our legal and regulatory obligations (such as tax reporting, compliance with anti-money laundering and anti-terrorist financing laws, and prudential and market conduct laws) and/or any legal or regulatory orders (for example, a court order, subpoena) against ivari.

**We collect personal information through the application process.** When required as part of our evaluation of your application and claims analysis, **we may also collect your personal information from external sources** such as, health care facilities or providers, investigative agencies and/or consumer and credit reporting agencies, and others.

**It is optional to provide your Social Insurance Number (SIN) on this application.** However, if you have a universal life policy or a policy with cash value and you do not provide your SIN here, then ivari will need to obtain your SIN before we can process certain transactions, if requested in the future (as required by tax legislation). If you decide to provide your SIN, then we may also use it as necessary for the purposes described in this **Privacy Notice** or our Privacy Policy.

**When required, ivari may share your personal information with trusted third parties,** including service providers retained by ivari to assist in administering ivari policies, the Medical Information Bureau ("MIB, LLC"), ivari's reinsurers; your financial institution, your independent insurance advisor and their supporting associates, market intermediaries, your beneficiaries and assignees, your family physician or treating medical practitioner; and other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted.

**For the purposes specified in this Privacy Notice your personal information provided in this application may go through an automated decision-making process.**

**It is possible that your personal information may be transferred, stored, handled, or processed outside your jurisdiction and that authorities in those jurisdictions may have access to it.**

In some cases, you have a **right to withdraw consent** to the use and sharing of your personal information. You also have the **right to see and correct** the information we have about you, and to **obtain information about any fully automated decisions** we make using your information. Mail your written request to: **Chief Privacy Officer, ivari, 200-5000 Yonge Street, Toronto, Ontario M2N 7E9 or email: privacyoffice@ivari.ca.**

**You can see ivari's full Privacy Policy online at ivari.ca. Please make sure you read it carefully so that you understand it in full. Please note that we may update this Privacy Policy from time to time.**

### Notice regarding MIB, LLC

Information regarding your insurability will be treated as confidential. ivari or its reinsurers may, however, make a brief report thereon to Medical Information Bureau, or MIB, LLC, a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its members.

Personal information disclosed to MIB, LLC may include your name, birth jurisdiction, occupation and any other information used to determine your insurability. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file.

MIB receives personal information about Canadian consumers, and the collection, use and disclosure of such information is governed by the *Personal Information Protection and Electronic Documents Act* (PIPEDA) and provincial laws, as may be amended or replaced from time to time. If a brief report is made to MIB by a company, then it will be stored and safeguarded for such period as may be allowed by law.

MIB has agreed to protect such information in a manner that is substantially similar to the privacy and security practices of MIB's Canadian member companies, and in accordance with applicable laws. As a U.S. based company, MIB. is bound by, and such personal information may be disclosed in accordance, with applicable U.S. laws. An individual's consumer file at MIB may be accessible to U.S. law enforcement and U.S. national security authorities for anti-terrorist and clandestine intelligence investigations; provided that such authorities comply with the consumer privacy protections specified in applicable U.S. laws. **To review MIB's Consumer Privacy Policy, please visit: (https://www.mib.com/privacy_policy.html).**

Upon receipt of a request from you, MIB will arrange disclosure of any information in your file. Please contact MIB by emailing **canadadisclosure@mib.com** or calling 866-692-6901. If you question the accuracy of the information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal *Fair Credit Reporting Act.* The address of MIB's information office is 50 Braintree Hill Park, Suite 400 Braintree, MA 02184- 8734.

ivari, and its reinsurers, may also release information from its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at **www.mib.com.**

## CONSENT REQUIRED FOR THIS APPLICATION AND POLICY

ivari needs your consent to the following so we can receive and process this application:

1. I give my consent to the collection, use and disclosure of my personal information as described in the **Privacy Notice** and in ivari's Privacy Policy on **ivari.ca.**
2. I authorize ivari to collect my personal information from third parties for the purposes described in and in accordance with ivari's Privacy Policy.
3. **When underwriting is required,** I authorize ivari and/or its reinsurers to make a brief report of my personal health information to Medical Information Bureau ("MIB, LLC").
4. If I am giving my consent on behalf of one or more minor Insured(s) (under the age of 18 years in Quebec or under the age of 16 years in all other provinces) to the three points above, then I represent that I have authority to consent on behalf of the minor Insured(s).

| Signature of **Insured** | Signature of **Owner 1,** if not an Insured | Signature of **Owner 2,** if not an Insured |
|---|---|---|
| **If the Insured is a minor the signature of the parent or legal guardian who is signing the application for this child is required** | | |

## OPTIONS REGARDING YOUR PERSONAL INFORMATION

You may withdraw your consent to any one of these options anytime without affecting your ivari policy.

***Where applicable optional added-benefit services available to you (for Owners only)***

I/We allow ivari to share my/our personal information with certain third parties retained by ivari for the purpose of enrolling and providing you or the life insured with optional services. Information shared will include basic policy information, such as the policyholder's name, product type, policy number, issue date, and servicing and/or writing agent and further includes the name, date of birth, gender, address, and correspondence language of the life insured. I/We understand that participation in these services is entirely voluntary and is not a condition of the contract of insurance with ivari. I/We understand that my/our personal information may be transferred to another jurisdiction and that authorities in those jurisdiction(s) may have access to it. I/We understand that consent to ivari sharing my/our personal information with such third parties may be withdrawn at any time by providing notice in writing. Please ensure you are only consenting on your own behalf unless you have a legal right to represent the life insured. For more information about the services currently available to you, please consult your advisor.

**Owner 1:** ◯ Yes ◯ No **Owner 2:** ◯ Yes ◯ No

***Promotional communications about ivari products and services you may be eligible (for Owners only)***

ivari may communicate with you about other ivari products and services that you may be eligible for, using email, text or other electronic means. ivari may retain third party marketers for the purpose of sending you these promotional communications. If you opt-in to receive these promotional communications, we will disclose only your name, contact information, and current insurance coverage. We will not disclose date of birth or health or financial information.

**Owner 1:** ◯ Yes ◯ No **Owner 2:** ◯ Yes ◯ No

***Access to ivari's client portal (for Owners only)***

ivari has an online client portal that enables you to view information about the policy. You can opt-in below by providing us with your email address. We will email you with registration details for the client portal once the policy comes in force.

| **Owner 1:** email address | **Owner 2:** email address |
|---|---|

***Disclosing information used for underwriting to your advisor and their supporting associates (for Insured only)***

*When underwriting is required:*

We may collect personal information from you in supplementary forms, phone interviews or other communications with you or a medical professional, for the purposes described in this **Privacy Notice** and the Privacy Policy.

*If you opt-in below:*

We may disclose personal information collected from you after the application is submitted to the advisor identified on this application, and their supporting associates, which may include their managing general agency (or distributor), market intermediaries, and their employees and subcontractors. We will only disclose this personal information for the purpose of allowing your advisor to help you with your insurance options.

This authorization will only remain in effect for 45 days after ivari issues a policy or sends a letter indicating that the insurance request has been declined.

**Insured:** ◯ Yes ◯ No

## Questions?

Please contact your independent insurance advisor or write to us at
Client Services Department, ivari, P.O. Box 4241, Station A, Toronto, ON M5W 5R3.

P.O. Box 4241, Station A
Toronto, ON M5W 5R3
Telephone: 1-800-846-5970
**ivari.ca**

# Insurance Application

## General information

Policy no. _____

**1** a) What language would you like your policy and future correspondence in? ○ English ○ Français

b) What type of policy are you applying for?
○ Individual insured ○ Joint First-to-Die ○ Joint Last-to-Die ○ Multiple insureds (for term & critical illness protection only)

c) Names of all Insureds to be covered under this policy: _____

_____

**2** **Main purpose of insurance:** **MANDATORY FOR UNIVERSAL LIFE POLICIES**

○ Estate planning ○ Key person insurance ○ Retirement planning ○ Life protection ○ Partnership

## Insured *("Insured" refers to "Proposed Insured" when applying for new insurance coverage)*

**3**

| First name | Last name |
|---|---|
| | |

**MANDATORY FOR UNIVERSAL LIFE POLICY**

| Identification document† | Identification document number† | Document expiry date (MM/YYYY) | Issuing jurisdiction and country |
|---|---|---|---|
| | | | |

***†Please refer to an original, non-expired government issued photo I.D., such as passport, provincial health card (except in AB, PEI, ON and MB), driver's licence or Age of Majority, Permanent Resident Card, Provincial and Territorial Photo Card***

**4** Date of birth: (DD/MM/YYYY) _____ Sex at birth: ○ Male ○ Female

Former/Maiden name: _____ SIN: _____ *(Optional)*

**5** Current residential address: *(P.O. Boxes and General Delivery not accepted as residential address)*

Address: _____ Apt./Suite #: _____

City: _____ Province: _____ Postal code: _____

Home phone: _____ Mobile phone: _____ Business phone: _____

**6** Is your country of birth Canada? ○ Yes ○ No If ***"yes"***, provide province of birth: _____

If ***"no"***, a) provide country of birth: _____

b) have you lived in Canada for a minimum of 3 years? ○ Yes ○ No

If ***"no"***, i) how long have you been in Canada: _____ Years _____ Months

ii) What is the Insured's residency status?

○ Canadian citizen

○ Landed immigrant/Permanent resident

○ Contract worker *(other than seasonal worker, provide copy of work permit)*

○ Student permit *(provide copy of student permit)*

○ Officially accepted under Convention refugee *(provide a copy of your document)*

○ Other _____ *(provide a copy of your status document)*

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## Insured *(continued)*

**7** Is the Insured currently: ○ Employed ○ Not working ○ Juvenile *(under the age of 16)* ○ Student *(16 years and older)*

**If "Employed":**

a) Name of employer: _____ Number of years: _____ months: _____

b) Employer's address: _____

c) Occupation: _____ In what industry are you employed?* _____

d) Duties: _____

*For a list, click ***Valid industries and occupations form (IP-LP1971)*** to access.

**If "Not working":**

a) Provide reason: _____

b) Are you financially dependent on a spouse or a partner or parents? ○ Yes ○ No

i) If ***"yes",*** what is the annual Canadian earned Income of your dependent? _____

If ***"no",*** what is the amount of your financial support _____ and source _____

ii) If ***"yes",*** is there insurance coverage on your dependent (spouse, partner, or parents)? ○ Yes ○ No

If ***"yes",*** what is the amount of insurance in force or applied for? _____

**If a "Juvenile":** *(under the age of 16):*

a) If the Insured is less than 2 years old, was the child born prematurely? ○ Yes ○ No ○ N/A

If ***"yes",*** provide details: _____

b) Who does the child live with?

○ Parent ○ Legal guardian ○ Grandparent ○ Other (provide details): _____

c) Is there any insurance coverage in force or pending on the Owner(s)? ○ Yes ○ No

If ***"yes",*** Owner 1 Life $ _____ CI $ _____

Owner 2 Life $ _____ CI $ _____

If ***"no",*** explain why: _____

d) Who is answering the medical questions for this child?

○ Parent ○ Legal guardian ○ Grandparent ○ Other (provide details): _____

e) Who is signing for this child?

○ Parent ○ Legal guardian (proof of guardianship is required)

First name: _____ Last name: _____

f) Does this juvenile have any siblings? ○ Yes ○ No

If ***"yes",*** do any of the siblings have any life or critical illness insurance in force or pending? ○ Yes ○ No

If ***"yes",*** provide details of life or critical illness insurance in force or pending:

| NAME OF SIBLING | COMPANY | TYPE OF INSURANCE PLAN | AMOUNT | STATUS |
|---|---|---|---|---|
| | | | | |
| | | | | |
| | | | | |
| | | | | |

If ***"no", insurance***, explain why: _____

**If a "Student"** (16 years and older): ○ Full time ○ Part time

a) Name of educational institution: _____

b) Field of study: _____

c) Expected date of graduation: _____

d) Are you employed? ○ Yes ○ No If ***"yes",*** name of employer: _____

Occupation: _____ In what industry are you employed?* _____

Duties: _____

*For a list, click ***Valid industries and occupations form (IP-LP1971)*** to access.

# Financial information

**INSURED**

| Name | Date of birth: (DD/MM/YYYY) |
|---|---|
| | |

**Personal financial details:**

a) Annual earned Canadian income: $ _____

b) Annual Canadian income from other sources: $ _____

Provide details regarding other sources: _____

_____

c) Approximate Canadian net worth (current assets less current liabilities): $ _____

d) Total of current Canadian assets (such as cash and savings on hand, non-registered savings, registered savings, TFSA (Tax-Free Savings Account) or other investments? $ _____

e) Total of current Canadian liabilities (such as mortgage, personal loan, car loan, line of credit, funeral expense or other expenses)? $ _____

f) In the last 5 years, have you filed for personal or business bankruptcy or have not yet received a discharge or are you currently involved in a bankruptcy proceeding or consumer proposal? ○ Yes ○ No

If ***"yes",*** provide details and if applicable date of discharge:

_____

_____

_____

# Owner Information THE ADVISOR MUST VERIFY IDENTITY OF ALL OWNERS

**8** a) Policy ownership applies to all coverages.

The Owner(s) must be at least 16 years of age (at least 18 years of age in the province of Québec).

### INDIVIDUAL OWNER 1 *(all fields are required)*

Legal name

| Date of birth (DD/MM/YYYY) | Relationship to Insured | SIN (Optional) |
|---|---|---|
| Occupation | | In what industry are you employed?* |
| Employment status | | Employer name |

**MANDATORY FOR UNIVERSAL LIFE POLICY**

| Identification document† | Identification document number† | Document expiry date (MM/YYYY) | Issuing jurisdiction and country |
|---|---|---|---|

***† Please refer to an original, non-expired government issued photo I.D., such as passport, provincial health card (except in AB, PEI, ON and MB), driver's licence or Age of Majority, Permanent Resident Card, Provincial and Territorial Photo Card.***

*For a list, click ***Valid industries and occupations form (IP-LP1971)*** to access.

Is the Owner a Canadian citizen or permanent resident (landed immigrant)? ○ Yes ○ No

If ***"no",*** provide details of current status: _____

### OWNER 1 address

| Current residential address *(P.O. Boxes and General Delivery not accepted as residential address)* | | Apt./Suite # |
|---|---|---|
| City | Province | Postal code |
| Home phone | Mobile phone | Business phone |

### INDIVIDUAL OWNER 2 *(all fields are required)*

Legal name

| Date of birth (DD/MM/YYYY) | Relationship to Insured | SIN (Optional) |
|---|---|---|
| Occupation | | In what industry are you employed?* |
| Employment status | | Employer name |

**MANDATORY FOR UNIVERSAL LIFE POLICY**

| Identification document† | Identification document number† | Document expiry date (MM/YYYY) | Issuing jurisdiction and country |
|---|---|---|---|

***† Please refer to an original, non-expired government issued photo I.D., such as passport, provincial health card (except in AB, PEI, ON and MB), driver's licence or Age of Majority, Permanent Resident Card, Provincial and Territorial Photo Card.***

*For a list, click ***Valid industries and occupations form (IP-LP1971)*** to access.

Is the Owner a Canadian citizen or permanent resident (landed immigrant)? ○ Yes ○ No

If ***"no",*** provide details of current status: _____

### OWNER 2 address

| Current residential address *(P.O. Boxes and General Delivery not accepted as residential address)* | | Apt./Suite # |
|---|---|---|
| City | Province | Postal code |
| Home phone | Mobile phone | Business phone |

## Owner Information *(continued)*

**Business financial information (if Corporation/entity Owner)**

- For entity/corporation owned policies complete ***Confidential Business Financial Questionnaire (UW-BFINQ361)*** or provide financial statements.
- Corporation, non-corporate entity or trust – must complete CORPORATION/ENTITY OWNER section below and when applying for Universal Life the ***Policy Ownership for Corporate & Non-corporate Entities or Trusts form (IP-LP1747)***

### CORPORATION/ENTITY OWNER

Legal company/Entity name

Corporation/Entity relationship to Insured

| Name of signing officer | Title of signing officer |
|---|---|
| Name of signing officer | Title of signing officer |

### Corporation/entity Owner's address

| Current address *(P.O. Boxes and General Delivery not accepted)* | Apt./Suite # |
|---|---|

| City | Province | Postal code |
|---|---|---|

Business phone

b) **Mailing address** (All notices and statements will be mailed to the address of the Owner 1 unless another address is indicated.)

| Address | Apt./Suite # | City | Province | Postal code |
|---|---|---|---|---|

c) **Politically Exposed Persons and/or Heads of International Organizations** **MANDATORY FOR UNIVERSAL LIFE POLICIES**

Is a premium and/or lump sum payment equal to or greater than $100,000 being made or to be made? ○ Yes ○ No

If the answer is ***"yes",*** each Owner must complete the ***Politically Exposed Persons and/or Heads of International Organizations form (IP-LP1165)*** and submit it along with the application.

d) **Multiple Owners**

**Canadian provinces (excluding Québec)** – The policy will be issued to all Owners with Right of Survivorship: Should an Owner die while the policy is in effect, the deceased Owner's interest automatically transfers to the surviving Owner(s) unless the Tenants in Common option is selected below.

☐ Tenants in Common (undivided co-ownership) – Should an Owner die while the policy is in effect, the deceased Owner's interest will transfer to his/her estate unless a Contingent Owner has been named for such Owner.

**Province of Québec only** – Ownership must be Tenants in Common. Tenants in Common (undivided co-ownership) means that should an Owner die while the policy is in effect, the deceased Owner's interest will transfer to his/her estate. Please name one another as Contingent Owners if Right of Survivorship is desired.

## Owner Information *(continued)*

e) **Contingent Owner**

- **For a life policy or a life policy with a Critical Illness Insurance Rider**, if you wish to have your ownership interest transferred to another person in the event of your death, complete this section. If no Contingent Owner is named, upon death of the Owner, ownership will be transferred to the Owner's estate.
- **For a Critical Illness Protection policy**, a Contingent Owner may only be designated if the legislation in your province allows it.

### CONTINGENT OWNER FOR INDIVIDUAL OWNER 1

| Name of Owner | Name of Contingent Owner *(First and last name)* | Relationship to Owner |
|---|---|---|
| | | |

Current address of Contingent Owner *(P.O. Boxes and General Delivery not accepted as residential address)*

### CONTINGENT OWNER FOR INDIVIDUAL OWNER 2

| Name of Owner | Name of Contingent Owner *(First and last name)* | Relationship to Owner |
|---|---|---|
| | | |

Current address of Contingent Owner *(P.O. Boxes and General Delivery not accepted as residential address)*

# Financial information

**INDIVIDUAL OWNER 1** *(if other than the insured)*

| Name | Date of birth: (DD/MM/YYYY) |
|---|---|
| | |

**Personal financial details:**

a) Annual earned Canadian income: $ _____

b) Annual Canadian income from other sources: $ _____

Provide details regarding other sources: _____

_____

c) Approximate Canadian net worth (current assets less current liabilities): $ _____

d) Total of current Canadian assets (such as cash and savings on hand, non-registered savings, registered savings, TFSA (Tax-Free Savings Account) or other investments? $ _____

e) Total of current Canadian liabilities (such as mortgage, personal loan, car loan, line of credit, funeral expense or other expenses)? $ _____

f) In the last 5 years, have you filed for personal or business bankruptcy or have not yet received a discharge or are you currently involved in a bankruptcy proceeding or consumer proposal? ○ Yes ○ No

If ***"yes",*** provide details and if applicable date of discharge:

_____

_____

_____

**INDIVIDUAL OWNER 2** *(if other than the insured)*

| Name | Date of birth: (DD/MM/YYYY) |
|---|---|
| | |

**Personal financial details:**

a) Annual earned Canadian income: $ _____

b) Annual Canadian income from other sources: $ _____

Provide details regarding other sources: _____

_____

c) Approximate Canadian net worth (current assets less current liabilities): $ _____

d) Total of current Canadian assets (such as cash and savings on hand, non-registered savings, registered savings, TFSA (Tax-Free Savings Account) or other investments? $ _____

e) Total of current Canadian liabilities (such as mortgage, personal loan, car loan, line of credit, funeral expense or other expenses)? $ _____

f) In the last 5 years, have you filed for personal or business bankruptcy or have not yet received a discharge or are you currently involved in a bankruptcy proceeding or consumer proposal? ○ Yes ○ No

If ***"yes",*** provide details and if applicable date of discharge:

_____

_____

_____

# Declaration of tax residency MANDATORY FOR UNIVERSAL LIFE POLICIES

**We would like to remind you that if we do not receive a response from you, ivari will be required to report your policy to CRA as an incident of undeclared information in accordance with the *Income Tax Act* (ITA). In addition, you may be subject to a penalty from CRA under subsection 281(3) and subsection 162(6) of the ITA for each failure to provide self-certification information to ivari.**

## INDIVIDUAL OWNER 1

| Name | Date of birth: (DD/MM/YYYY) |
|---|---|
| | |

Please answer the following three statements. Depending on your situation, you may answer ***"yes"*** to more than one.

a) **I am a tax resident of Canada.** ..... ○ Yes ○ No

b) **I am a tax resident or a citizen of the United States.** ..... ○ Yes ○ No

If ***"yes,"*** to statement b), provide your Taxpayer Identification Number (TIN) from the United States: _____

The U.S. Taxpayer Identification Number (TIN), as defined in CRA Guidance, is a unique nine-digit number, assigned by the U.S. Government to an individual or entity, that is a specified U.S. person and used to identify the individual or entity for purposes of administering U.S. tax laws. Here are the acceptable examples, Individual Taxpayer Identification Number (TIN), Employer Identification Number (EIN) and Social Security Number (SSN).**

c) **I am a tax resident in a country other than Canada or the United States.** ..... ○ Yes ○ No

If ***"yes,"*** to statement c), provide your country of tax residence and Taxpayer Identification Numbers (TIN).

| COUNTRY OF TAX RESIDENCE | TAXPAYER IDENTIFICATION NUMBER (TIN) OR ACCEPTABLE EQUIVALENT |
|---|---|
| | |
| | |

A foreign Taxpayer Identification Number (TIN), as defined in CRA Guidance, is a unique combination of letters or numbers, assigned by a jurisdiction to an individual or entity and used to identify the individual or entity for purposes of administering the tax laws of the specific jurisdiction. Here are the acceptable examples, Social Security Number (SSN), Non-Canadian Social Insurance Number (SIN), Citizen identification number, Personal Identification Number (PIN), Service code/number, Resident registration number and Business/company registration code/number.**

## INDIVIDUAL OWNER 2

| Name | Date of birth: (DD/MM/YYYY) |
|---|---|
| | |

Please answer the following three statements. Depending on your situation, you may answer ***"yes"*** to more than one.

a) **I am a tax resident of Canada.** ..... ○ Yes ○ No

b) **I am a tax resident or a citizen of the United States.** ..... ○ Yes ○ No

If ***"yes,"*** to statement b), provide your Taxpayer Identification Number (TIN) from the United States: _____

The U.S. Taxpayer Identification Number (TIN), as defined in CRA Guidance, is a unique nine-digit number, assigned by the U.S. Government to an individual or entity, that is a specified U.S. person and used to identify the individual or entity for purposes of administering U.S. tax laws. Here are the acceptable examples, Individual Taxpayer Identification Number (TIN), Employer Identification Number (EIN) and Social Security Number (SSN).**

c) **I am a tax resident in a country other than Canada or the United States.** ..... ○ Yes ○ No

If ***"yes,"*** to statement c), provide your country of tax residence and Taxpayer Identification Numbers (TIN).

| COUNTRY OF TAX RESIDENCE | TAXPAYER IDENTIFICATION NUMBER (TIN) OR ACCEPTABLE EQUIVALENT |
|---|---|
| | |
| | |

A foreign Taxpayer Identification Number (TIN), as defined in CRA Guidance, is a unique combination of letters or numbers, assigned by a jurisdiction to an individual or entity and used to identify the individual or entity for purposes of administering the tax laws of the specific jurisdiction. Here are the acceptable examples, Social Security Number (SSN), Non-Canadian Social Insurance Number (SIN), Citizen identification number, Personal Identification Number (PIN), Service code/number, Resident registration number and Business/company registration code/number.**

**For more information, please refer to *"Enhanced financial account information reporting"* found on the CRA website.

# Beneficiary information

## INSURED

| Name | Date of birth: (DD/MM/YYYY) |
|---|---|
| | |

If more than one Primary Beneficiary is named, then the proceeds are to be equally shared unless otherwise specified; the same applies to Contingent Beneficiaries. Any breakdown of proceeds **MUST** be stated in percentages rather than dollar amounts. The total percentage of shares for all of the Primary and all of the Contingent Beneficiaries must equal 100%.

**Primary/Contingent Beneficiaries:**

- All Beneficiaries are deemed primary unless otherwise specified.
- If all Primary Beneficiaries predecease the Insured, the proceeds are payable to the Contingent Beneficiaries, if any, otherwise to the Owner or the Owner's estate.

**Irrevocable/Revocable Beneficiaries:**

- For applications signed in Québec, the designation of spouse (married or civil union) of the Owner as beneficiary is irrevocable unless otherwise specified.
- All other beneficiary designations in Québec and all beneficiary designations for policies issued elsewhere in Canada are revocable unless otherwise specified.
- By naming an Irrevocable Beneficiary, you are giving up substantial control over your policy. Once an Irrevocable Beneficiary has been designated, his/her consent will be required for future dealings with the policy (some exceptions apply in Québec).
- If naming a minor or person under a legal disability as Irrevocable Beneficiary, please note that consent cannot be given.

**Minor or Disabled Beneficiaries**

Where a minor or person under a legal disability is designated as a beneficiary, it is recommended that a trustee be appointed to void a payment into court (not applicable in Québec).

**9** a) **BENEFICIARY – Life insurance**

If no beneficiary is designated, then the proceeds are payable to the Owner, if living, or the Owner's estate, if deceased.

| FIRST NAME, LAST NAME OR ENTITY NAME | DATE OF BIRTH (DD/MM/YYYY) | PRIMARY/ CONTINGENT* | REVOCABLE/ IRREVOCABLE | SHARE % | RELATIONSHIP TO INSURED (IN QUÉBEC TO OWNER) |
|---|---|---|---|---|---|
| | | ◯ Primary ◯ Contingent* | ◯ Revocable ◯ Irrevocable | | |
| | | ◯ Primary ◯ Contingent* | ◯ Revocable ◯ Irrevocable | | |
| | | ◯ Primary ◯ Contingent* | ◯ Revocable ◯ Irrevocable | | |
| | | ◯ Primary ◯ Contingent* | ◯ Revocable ◯ Irrevocable | | |

*A Contingent Beneficiary is always revocable.

If a minor or person under a legal disability is designated, indicate trustee name and relationship to Insured (not applicable in Québec):

b) **BENEFICIARY – Critical illness**

Critical Illness Protection policy or a Critical Illness Protection Rider on a life policy

- ***The beneficiary will be the Insured unless otherwise stated below.***
- ***If the Insured is a minor or person under a legal disability, the beneficiary is the Owner(s), if living, or the Owner's estate, if deceased.***

**Note:** For a Critical Illness Protection policy, you may only designate a Beneficiary if the legislation in your province allows you to name a beneficiary for the Critical Illness Benefit and/or Early Detection Benefit:

| First name, last name | Date of birth (DD/MM/YYYY) |
|---|---|
| | |

Relationship to Insured (in Québec to Owner)

◯ Revocable ◯ Irrevocable

Indicate trustee name and relationship to Insured, if applicable (not applicable in Québec)

Critical Illness Benefit – Return of Premium on Death:

***The proceeds are payable to the Owner(s), if living, or the Owner's estate, if deceased.***

# Insurance history

## INSURED

| Name | Date of birth: (DD/MM/YYYY) |
|---|---|
| | |

**10** a) Do you have any insurance in force or pending: life insurance, critical illness, disability, long-term care with ivari or any other company? If ***"yes",*** complete the table below. . . . . ○ Yes ○ No

| COMPANY | AMOUNT OF INSURANCE | TYPE OF INSURANCE PLAN | | | | PERSONAL/ BUSINESS | | ISSUE YEAR | IN FORCE | PENDING | REPLACING | NAME OF NEW REPLACING COMPANY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | LIFE | CI | DI | LTC | P | B | | | | | |
| | $ | ○ | ○ | ○ | ○ | ○ | ○ | | ○ | ○ | □ | |
| | $ | ○ | ○ | ○ | ○ | ○ | ○ | | ○ | ○ | □ | |
| | $ | ○ | ○ | ○ | ○ | ○ | ○ | | ○ | ○ | □ | |
| | $ | ○ | ○ | ○ | ○ | ○ | ○ | | ○ | ○ | □ | |
| | $ | ○ | ○ | ○ | ○ | ○ | ○ | | ○ | ○ | □ | |

**NOTE: Where mandated by provincial legislation, when replacing a policy attach a completed Life Insurance Replacement Declaration (LIRD) or Notice of Replacement of Insurance of Persons Contract, signed by both the advisor and policyowner(s).**

b) Is the insurance applied for in this application replacing an existing ivari policy/coverage? . . . . . ○ Yes ○ No

If ***"yes",*** provide policy number(s): _____

Does the Owner instruct ivari to cancel the above stated policy/coverage only when the new policy being applied for is in force? . . . . . ○ Yes ○ No

*(The premium under the existing policy is required until this new policy is in force. Failure to do so may result in a lapse/termination of insurance coverage and may result in the inability to offer a reinstatement.)*

c) Has any application, reinstatement, modification for life, critical illness, long-term care, or disability insurance ever been rated, declined, postponed, cancelled, rescinded or modified in any way? . . . . . ○ Yes ○ No

If ***"yes",*** complete the table below:

| COMPANY | DATE (MM/YYYY) | DETAILS |
|---|---|---|
| | | |
| | | |
| | | |

# Plan coverage

**INSURANCE APPLIED FOR INSURED**

| Name | Date of birth: (DD/MM/YYYY) |
|---|---|
| | |

**11** **Complete this section only when applying for a universal life policy (Leave remainder of the page blank):**

☐ **UNIVERSAL LIFE INSURANCE** **SUBMIT A SIGNED ILLUSTRATION**

**Complete this section only when applying for a Term Insurance policy:**

☐ **TERM LIFE INSURANCE**

Face amount: $ _____ ○ 10 year ○ 20 year ○ 30 year with *Select*OPTIONS

| **Term riders** | Face amount | **Additional benefits** | Face Amount |
|---|---|---|---|
| ☐ 10 Year Rider | $ _____ | ☐ Children's Insurance | $ _____ |
| ☐ 20 Year Rider | $ _____ | ☐ Accidental Death & Dismemberment | $ _____ |
| ☐ 30 Year Rider (Available only on a Term 30 policy) | $ _____ | ○ Waiver of Premium | |
| | | ○ Payor Waiver of Premium* | |

*Name of parent or legal guardian. In addition complete, questions 10 and 14 to 17:

_____

| **Critical Illness Protection Rider*** | Benefit | | Benefit |
|---|---|---|---|
| ○ Term 10 CI – 4 conditions | $ _____ | ○ Term 10 CI – 25 conditions | $ _____ |
| ○ Term 20 CI – 4 conditions | $ _____ | ○ Term 20 CI – 25 conditions | $ _____ |

*The critical illness benefit applied for cannot exceed the total life insurance face amount applied for.

**Complete this section only when applying for a Critical Illness Protection policy:**

☐ **CRITICAL ILLNESS PROTECTION**

**Benefit:** $ _____

- ○ Term 10 Critical Illness – 4 conditions
- ○ Term 20 Critical Illness – 4 conditions
- ○ Term to age 65 Critical Illness – 4 conditions
- ○ Term 10 Critical Illness – 25 conditions
- ○ Term 20 Critical Illness – 25 conditions
- ○ Term to age 65 Critical Illness – 25 conditions

**Additional benefits**

- ○ Waiver of Premium
- ○ Payor Waiver of Premium*

*Name of parent or legal guardian. In addition complete, questions 10 and 14 to 17:

_____

| **Additional coverage** | Benefit | | Benefit |
|---|---|---|---|
| ○ Term 10 CI – 4 conditions | $ _____ | ○ Term 10 CI – 25 conditions | $ _____ |
| ○ Term 20 CI – 4 conditions | $ _____ | ○ Term 20 CI – 25 conditions | $ _____ |
| ○ Term to age 65 CI – 4 conditions | $ _____ | ○ Term to age 65 CI – 25 conditions | $ _____ |

**Note:** Early Detection Benefit and childhood critical illness covered conditions are only available with the 25 conditions Critical Illness Protection products.

## Other details

**12** Policy issue date:

☐ Current date **(default option)** – Recommended in order to avoid a double withdrawal from the client's account.

☐ Date to save age: Insured _____

## Premium payment details

**13** a) Premium quoted: $ _____ Payment mode quoted _____

b) Initial premium of $ _____ to be paid by:

◯ Withdraw from bank account immediately upon receipt of this insurance application
◯ Payment upon delivery (temporary insurance is not available with this option)
◯ Cheque made payable to ivari attached

c) Future premiums to be paid by:

◯ **Pre-authorized debit:** ◯ Monthly ◯ Quarterly ◯ Semi-annually ◯ Annually

The date of withdrawal will be the same as the policy effective date.
If you wish a different withdrawal date, please indicate preferred date of withdrawal (days 1–28 only) _____
**For universal life policies, at time of settlement if the specified draw date is after the policy effective date this will result in a double withdrawal from the client's account. This is to ensure all premiums are paid-to-date prior to the next PAD withdrawal.**

◯ Establish a new PAD account using banking information provided below:

| Transit Number | Financial Institute Number | Account Number |
|---|---|---|
| | | |

◯ Use existing PAD account from ivari policy no.: _____
◯ Banking on delivery

◯ **Direct bill:** ◯ Annually ◯ Semi-annually ◯ Quarterly

d) **For universal life policies:** Provide source of premium/deposit? (where is the premium/deposit coming from):

_____

e) If the Payor is **other than** the Insured, Owner, or Beneficiary, complete the third party payor determination information below:

### INDIVIDUAL PAYOR

Payor name

| Date of birth (DD/MM/YYYY) | Relationship to Owner |
|---|---|
| Occupation | In what industry are you employed?* |

| Current residential address *(P.O. Boxes and General Delivery not accepted as residential address)* | Apt./Suite # |
|---|---|

| City | Province | Postal code |
|---|---|---|

| Home phone | Mobile phone | Business phone |
|---|---|---|

*For a list, click ***Valid industries and occupations form (IP-LP1971)*** to access.

### CORPORATION/ENTITY PAYOR

Legal company/Entity name

| Relationship to owner | Business/Industry |
|---|---|
| Incorporation # | Place of registration if third party is a corporate entity |

| Head office address *(P.O. Boxes and General Delivery not accepted)* | Apt./Suite # |
|---|---|

| City | Province | Postal code |
|---|---|---|

Business phone

# Personal history

## INSURED

| Name | Date of birth: (DD/MM/YYYY) |
|---|---|
| | |

**For Insureds 16 years of age or greater, complete questions 14 a) – l).**
**If additional space is required, please provide answers in the "Remarks section".**

## 14 TOBACCO/CANNABIS/DRUGS/ALCOHOL

a) In the last 24 months, have you used any tobacco or nicotine product, such as cigarettes, cigarillos, electronic cigarettes (e-cigarettes, vape), nicotine gum/patch or any other smoking cessation product, snuff, betel nuts, pipe, chewing tobacco, shisha/hookah (water pipe), spiritual pipe, traditional large and small cigars, or used tobacco in any other form? ○ Yes ○ No

If ***"yes",*** complete the following.

Have you smoked/used in the last 12 months? ○ Yes ○ No

Have you smoked/used in the last 13 to 24 months? ○ Yes ○ No

| PRODUCTS | QUANTITY | FREQUENCY | DATE LAST USED (DD/MM/YYYY) |
|---|---|---|---|
| | | ○ Day ○ Week ○ Month ○ Year ○ Single use | |
| | | ○ Day ○ Week ○ Month ○ Year ○ Single use | |
| | | ○ Day ○ Week ○ Month ○ Year ○ Single use | |
| | | ○ Day ○ Week ○ Month ○ Year ○ Single use | |

b) In the last 24 months, have you used cannabis (marijuana) in any form? ○ Yes ○ No

If ***"yes",*** in what form and on average, what is the quantity you typically consume.

| FORM OF CONSUMPTION | FREQUENCY | QUANTITY (MEASUREMENT) | QUANTITY (AMOUNT) | DATE LAST USED (DD/MM/YYYY) |
|---|---|---|---|---|
| | ○ Day ○ Week ○ Month ○ Year ○ Single use | | | |
| | ○ Day ○ Week ○ Month ○ Year ○ Single use | | | |
| | ○ Day ○ Week ○ Month ○ Year ○ Single use | | | |

c) In the last 10 years, have you used any drugs such as amphetamines (ecstasy, speed), cocaine, hallucinogens (acid, LSD), narcotics, opiates (heroin, morphine), anabolic steroids, or any other type not previously mentioned, other than cannabis (marijuana) in any form? ○ Yes ○ No

| TYPE | QUANTITY | FREQUENCY | DATE LAST USED (DD/MM/YYYY) |
|---|---|---|---|
| | | ○ Day ○ Week ○ Month ○ Year ○ Single use | |
| | | ○ Day ○ Week ○ Month ○ Year ○ Single use | |
| | | ○ Day ○ Week ○ Month ○ Year ○ Single use | |
| | | ○ Day ○ Week ○ Month ○ Year ○ Single use | |

Have you ever received or been advised to receive, counselling or treatment for drug usage? ○ Yes ○ No

If ***"yes",*** provide date of treatment: (DD/MM/YYYY) _____

## Personal history *(continued)*

### INSURED

| Name | Date of birth: (DD/MM/YYYY) |
|---|---|
| | |

**If additional space is required, please provide answers in the "Remarks section".**

d) Do you consume alcoholic beverages such as beer, wine, or spirits? . . . . . ○ Yes ○ No

If ***"yes",*** on average, how many alcoholic drinks do you typically consume?

| TYPE | QUANTITY (MEASUREMENT) | QUANTITY (AMOUNT) | FREQUENCY |
|---|---|---|---|
| | | | ○ Day ○ Week ○ Month ○ Year ○ Single use |
| | | | ○ Day ○ Week ○ Month ○ Year ○ Single use |
| | | | ○ Day ○ Week ○ Month ○ Year ○ Single use |

e) In the last 10 years, have you been advised by a physician to limit, decrease, or discontinue the use of alcohol, or have you received, or been advised to receive counselling or treatment for the use of alcohol (with the exception of pregnancy)? . . . . . ○ Yes ○ No

If ***"yes",*** provide details and dates:

### TRAVEL

f) In the next 12 months, do you have any plans to travel or reside outside of Canada (excluding travel of 6 months or less to North American, Caribbean and European Union countries)?. . . . . ○ Yes ○ No

If ***"yes",*** complete the table below:

| CITY | COUNTRY | PURPOSE OF TRAVEL | LENGTH OF STAY | # OF TIMES PER YEAR |
|---|---|---|---|---|
| | | | | |
| | | | | |
| | | | | |
| | | | | |

### AVOCATION/SPORTS

g) In the last 12 months, have you piloted an aircraft other than with a commercial/major airline carrier, or do you intend to do so in the next 12 months? . . . . . ○ Yes ○ No

h) In the last 12 months, have you engaged in any hazardous or extreme sports including, but not limited to, mixed martial arts, combat sports, ski jumping, bungee jumping, base jumping, motorized vehicle racing, cliff diving, scuba diving, sky diving, parachuting, sky surfing, hang-gliding and mountain climbing, out of bound snowmobiling, out of bound skiing, other non-ordinary sports or do you intend to do so in the next 12 months? . . . . . ○ Yes ○ No

If ***"yes",*** indicate the activity and provide as much details a possible such as start date, end date, if no longer participating, locations, frequency, type and characteristics, accidents, injuries along with any other pertinent information pertaining to the activity otherwise additional questionnaires will be required.

## Personal history *(continued)*

### INSURED

| Name | Date of birth: (DD/MM/YYYY) |
|---|---|
| | |

### DRIVING HISTORY

i) In the last 2 years, have you had more than 1 driving violation such as speeding, distracted driving, failure to stop/yield, traffic light violation, no seatbelt, minor at-fault accident, or any other minor violation not mentioned? ○ Yes ○ No

If ***"yes",*** complete the table below:

| VIOLATION | DATE (DD/MM/YYYY) | DETAILS |
|---|---|---|
| | | |
| | | |
| | | |

j) In the last 5 years, have you had any driving violations such as refusal to provide a breathalyzer test, impaired driving (alcohol or drug use), roadside suspension, driving with a suspended licence, major at-fault accident, or any other major violation not mentioned? ○ Yes ○ No

If ***"yes",*** complete the table below:

| VIOLATION | DATE (DD/MM/YYYY) | DETAILS |
|---|---|---|
| | | |
| | | |
| | | |

k) In the last 5 years, have you had your driver's licence suspended or revoked? ○ Yes ○ No

If ***"yes",*** complete the table below:

| VIOLATION | DATE (DD/MM/YYYY) | DETAILS |
|---|---|---|
| | | |
| | | |
| | | |

### OFFENCE HISTORY

l) In the last 10 years, have you been convicted of any criminal offence or fraudulent financial charges for which you have not been pardoned or acquitted, or do you have any charges pending? ○ Yes ○ No

If ***"yes",*** complete the table below:

| DATE (DD/MM/YYYY) | STATUS | DURATION | REASON |
|---|---|---|---|
| | | | |
| | | | |
| | | | |

# Health history

**INSURED**

| Name | Date of birth: (DD/MM/YYYY) |
|---|---|
| | |

**INSTRUCTIONS:** When answering the health questions, you are required to provide ivari with true and complete information. **DO NOT** provide or disclose information about *any genetic tests you have taken or plan to take. A genetic test is a type of medical test which analyzes DNA, RNA, or chromosomes. You must, however, provide information about all other types of medical tests.*

**For Insureds of all ages. *All questions must be answered.***
**If additional space is required, please provide answers in the "Remarks section".**

**15** a) Height: _____ ○ ft./in. / ○ cm Weight: _____ ○ lbs. / ○ kg

In the last 12 months have you lost more than 10 lbs./5kg . . . . . ○ Yes ○ No

(excluding weight loss following childbirth)

If ***"yes",*** i) Weight loss in: _____ lbs. or _____ kg

ii) Provide reason for weight loss: ○ Diet/Exercise ○ Medical condition

If medical condition, provide details: _____

_____

_____

b) Do you have a family doctor or clinic/health care facility that you use regularly? . . . . . ○ Yes ○ No

If ***"yes",*** provide the name of the doctor and the name of the clinic or health care facility:

Name of doctor/clinic: _____

Address: _____

Date of last visit with your family doctor or clinic/health care facility ***(If unknown leave blank)***: (MM/YYYY) _____

Reason for visit: _____

Results from visit: _____

Are any follow-ups, investigation or referral to another health care professional/specialist recommended? . . . . ○ Yes ○ No

If ***"yes",*** provide details: _____

_____

# Health questions

**INSURED**

| Name | Date of birth: (DD/MM/YYYY) |
|---|---|
| | |

**16** a) **Elevated Blood Pressure:** Have you had, been advised of, or received treatment for elevated blood pressure? ..... ○ Yes ○ No

If ***"yes",*** provide details:

i. Date of diagnosis: (MM/YYYY) _____

ii. Treatment: ○ Diet ○ Exercise

iii. Medication Name(s) and dosage: _____

Has your medication or dosage changed in the last 6 months? ..... ○ Yes ○ No

iv. Was your last reading reported as normal? ..... ○ Yes ○ No

v. How often do you see a doctor for your condition? ○ Monthly ○ Annually ○ On Occasion ○ Never

vi. Do you have symptoms, complication or are you off work/disabled due to your condition? ..... ○ Yes ○ No

If ***"yes",*** provide details (such as shortness of breath, chronic cough, chronic fatigue, weakness, restriction in mobility, numbness or tingling, loss of speech, memory loss, vision problem, lump/bulge, dizziness, abdominal pain, chest pain or other symptoms): _____

b) **Cholesterol:** Have you had, been advised of, or received treatment for cholesterol? ..... ○ Yes ○ No

If ***"yes",*** provide details:

i. Date of diagnosis: (MM/YYYY) _____

ii. Treatment: ○ Diet ○ Exercise

iii. Medication Name(s) and dosage: _____

Has your medication or dosage changed in the last 6 months? ..... ○ Yes ○ No

iv. Was your last reading reported as normal? ..... ○ Yes ○ No

v. How often do you see a doctor for your condition? ○ Monthly ○ Annually ○ On Occasion ○ Never

vi. Do you have symptoms, complication or are you off work/disabled due to your condition? ..... ○ Yes ○ No

If ***"yes",*** provide details (such as shortness of breath, chronic cough, chronic fatigue, weakness, restriction in mobility, numbness or tingling, loss of speech, memory loss, vision problem, lump/bulge, dizziness, abdominal pain, chest pain or other symptoms): _____

c) **Heart Condition:** Have you had, been advised of, or received treatment for a heart attack, angina, coronary artery disease, irregular heartbeat, palpitations, arrhythmia, heart murmur, valve disease, peripheral vascular disease, cerebrovascular disorder, stroke, Transient Ischemic Attack (TIA), aneurysm, blood clot, thrombosis, cardiomyopathy, pacemaker, or any other disease or disorder of the heart, blood vessels or circulatory system? ..... ○ Yes ○ No

If ***"yes",*** select all that apply and complete the ***Supplemental Health Questionnaire (LP-HS2126)*** **for each condition:**

| | | | |
|---|---|---|---|
| ☐ Heart attack | ☐ Angina | ☐ Coronary heart disease | ☐ Irregular heartbeat |
| ☐ Arrhythmia | ☐ Heart murmur | ☐ Valve disease | ☐ Stroke |
| ☐ Transient ischemic attack (TIA) | ☐ Aneurysm | ☐ Blood clot | ☐ Cardiomyopathy |
| ☐ Palpitations | ☐ Cerebrovascular disorder | ☐ Thrombosis | ☐ Pacemaker |

☐ Any other disease or disorder of the heart, blood vessels or circulatory system

## Health questions *(continued)*

**INSURED**

| Name | Date of birth: (DD/MM/YYYY) |
|---|---|
| | |

d) **Cancer:** Have you had, been advised of, or received treatment for prostate, breast, colon, kidney, lung, liver, ovary, pancreas, skin, thyroid, uterus, bladder, leukemia, melanoma, Hodgkin or non-Hodgkin lymphoma, or any other cancerous condition? ..... ○ Yes ○ No

If ***"yes",*** select all that apply and complete the ***Supplemental Health Questionnaire (LP-HS2126)*** **for each condition:**

☐ Prostate ☐ Breast ☐ Colon ☐ Kidney ☐ Lung
☐ Liver ☐ Ovary ☐ Pancreas ☐ Skin ☐ Thyroid
☐ Uterus ☐ Bladder ☐ Leukemia ☐ Melanoma
☐ Hodgkin or non-hodgkin lymphoma ☐ Any other cancerous condition

e) **Tumour or Growths:** Have you had, been advised of, or received treatment for any benign or non-cancerous growths? ..... ○ Yes ○ No

If ***"yes",*** select all that apply and complete the ***Supplemental Health Questionnaire (LP-HS2126)*** **for each condition:**

☐ Cervix ☐ Breast ☐ Colon ☐ Kidney ☐ Lung
☐ Liver ☐ Ovary ☐ Pancreas ☐ Skin ☐ Thyroid
☐ Uterus ☐ Bladder ☐ Testicle
☐ Any other benign or non-cancerous growth

f) **Diabetes:** Have you had, been advised of, or received treatment for type 1 or type 2 diabetes, impaired glucose intolerance, pre-diabetes, high blood sugar, gestational diabetes, or any other type of diabetes? ..... ○ Yes ○ No

If ***"yes",*** provide details:

i. Which of the following currently represents your condition?
- ○ Type 1 (juvenile or insulin-dependent diabetes)
- ○ Type 2 (adult on-set)
- ○ Impaired glucose intolerance or pre-diabetes
- ○ Unknown/other type of diabetes
- ○ Gestational diabetes: ○ History or ○ Current: Are you currently pregnant? ..... ○ Yes ○ No

ii. Date of diagnosis: (MM/YYYY) _____

iii. What is the type of treatment for your diabetes: ○ Diet ○ Oral medication ○ Insulin ○ None

iv. Have you been hospitalized because of this condition? ..... ○ Yes ○ No

If ***"yes",*** when were you last hospitalized: (MM/YYYY) _____

If ***"yes",*** provide duration: _____

v. Do you have symptoms, complication or are you off work/disabled due to your condition? ..... ○ Yes ○ No

If ***"yes",*** provide details (such as shortness of breath, chronic cough, chronic fatigue, weakness, restriction in mobility, numbness or tingling, loss of speech, memory loss, vision problem, lump/bulge, dizziness, abdominal pain, chest pain or other symptoms): _____

_____

_____

## Health questions *(continued)*

**INSURED**

| Name | Date of birth: (DD/MM/YYYY) |
|---|---|
| | |

g) **Thyroid Disorder:** Have you had, been advised of, or received treatment for a thyroid disorder? . . . . . ○ Yes ○ No

If ***"yes",*** provide details:

i. Do you know which diagnosis was made? . . . . . ○ Yes ○ No

If ***"yes",*** ○ Hypothyroidism ○ Hyperthyroidism ○ Goiter ○ Other _____

ii. Date of diagnosis: (MM/YYYY) _____

iii. Have you had any treatments, medications, surgery or investigation for your condition? . . . . . ○ Yes ○ No

If ***"yes",*** provide details such as date, surgery, lesion excised, medication, dosage, duration, frequency, follow-ups or other investigations:

_____

_____

iv. Was Malignancy excluded? . . . . . ○ Yes ○ No

If ***"no",*** provide details: _____

_____

_____

v. Is the condition under control? . . . . . ○ Yes ○ No

If ***"yes",*** since when? (MM/YYYY) _____

If ***"no",*** provide details about your condition: _____

_____

_____

vi. Have you been hospitalized because of this condition? . . . . . ○ Yes ○ No

If ***"yes",*** when were you last hospitalized: (MM/YYYY) _____

If ***"yes",*** provide duration: _____

vii. Do you have symptoms, complication or are you off work/disabled due to your condition? . . . . . ○ Yes ○ No

If ***"yes",*** provide details (such as shortness of breath, chronic cough, chronic fatigue, weakness, restriction in mobility, numbness or tingling, loss of speech, memory loss, vision problem, lump/bulge, dizziness, abdominal pain, chest pain or other symptoms): _____

_____

_____

## Health questions *(continued)*

**INSURED**

| Name | Date of birth: (DD/MM/YYYY) |
|---|---|
| | |

h) **Anemia Disorder:** Have you had, been advised of, or received treatment for an anemia disorder? ..... ○ Yes ○ No

If ***"yes",*** provide details:

i. Your condition: _____

ii. Date of diagnosis: (MM/YYYY) _____

iii. Have you had any treatments, medications, surgery or investigation for your condition? ..... ○ Yes ○ No

If ***"yes",*** provide details such as date, medication, dosage, duration, frequency, follow-ups or other investigations:

_____

_____

iv. Have you been hospitalized because of this condition? ..... ○ Yes ○ No

If ***"yes",*** when were you last hospitalized: (MM/YYYY) _____

If ***"yes",*** provide duration: _____

v. Are you fully recovered from this condition? ..... ○ Yes ○ No

If ***"yes",*** since when? (MM/YYYY) _____

If ***"no",*** provide details about your condition: _____

vi. Do you have symptoms, complication or are you off work/disabled due to your condition? ..... ○ Yes ○ No

If ***"yes",*** provide details (such as shortness of breath, chronic cough, chronic fatigue, weakness, restriction in mobility, numbness or tingling, loss of speech, memory loss, vision problem, lump/bulge, dizziness, abdominal pain, chest pain or other symptoms): _____

_____

_____

i) **Other Blood, Glandular or Endocrine Condition:** Have you had, been advised of, or received treatment for hemochromatosis, coagulation defect (blood clotting), thalassemia, idiopathic thrombocytopenic purpura, hemophilia, sickle cell anemia, or any other blood, glandular or endocrine condition? ..... ○ Yes ○ No

If ***"yes",*** select all that apply and complete the ***Supplemental Health Questionnaire (LP-HS2126)*** **for each condition:**

☐ Coagulation defect (blood clotting) ☐ Thalassemia ☐ Idiopathic thrombocytopenic purpura
☐ Hemochromatosis ☐ Hemophilia ☐ Sickle cell anemia
☐ Any other blood, glandular or endocrine conditions

j) **Mental Health Condition:** Have you had, been advised of, or received treatment for depression, mood disorder, anxiety, Generalized Anxiety Disorder (GAD), stress, bipolar, eating disorder, schizophrenia, psychosis, suicidal thoughts or attempts, or any other mental, nervous or mood disorder? ..... ○ Yes ○ No

If ***"yes",*** select all that apply and complete the ***Supplemental Health Questionnaire (LP-HS2126)*** **for each condition:**

☐ Mood disorder ☐ Depression ☐ Anxiety
☐ Bipolar ☐ Generalized anxiety disorder ☐ Psychosis
☐ Schizophrenia ☐ Had any suicide attempts ☐ Stress
☐ Eating disorder ☐ Any suicide thoughts or ideas
☐ Any other mental, nervous or mood disorder

k) **Attention Deficit Disorder:** Have you had, been advised of, or received treatment for Attention Deficit Disorder (ADD), Attention Deficit Hyperactivity Disorder (ADHD) or any other attention deficit disorder? ..... ○ Yes ○ No

If ***"yes",*** select all that apply and complete the ***Supplemental Health Questionnaire (LP-HS2126)*** **for each condition:**

☐ Attention deficit disorder (ADD) ☐ Attention deficit hyperactivity disorder (ADHD)
☐ Any other attention deficit disorder

## Health questions *(continued)*

**INSURED**

| Name | Date of birth: (DD/MM/YYYY) |
|---|---|
| | |

l) **Asthma:** Have you had, been advised of, or received treatment for Asthma? ..... ○ Yes ○ No

i. Date of diagnosis: (MM/YYYY) _____

ii. How often do you experience symptoms? ○ Daily ○ Weekly ○ Monthly ○ Occasionally

iii. Date of last attack or symptoms: (MM/YYYY) _____

iv. Provide name of medication and dosage: _____

v. Have you had any exams or tests for you condition? ..... ○ Yes ○ No

If ***"yes",*** provide details, such as type of exams/test, results, dates, follow-up and other investigations:

vi. Have you been hospitalized because of this condition? ..... ○ Yes ○ No

If ***"yes",*** when were you last hospitalized: (MM/YYYY) _____

If ***"yes",*** provide duration: _____

vii. Do you have symptoms, complication or are you off work/disabled due to your condition? ..... ○ Yes ○ No

If ***"yes",*** provide details (such as shortness of breath, chronic cough, chronic fatigue, weakness, restriction in mobility, numbness or tingling, loss of speech, memory loss, vision problem, lump/bulge, dizziness, abdominal pain, chest pain or other symptoms): _____

m) **Eyes, Ears, Nose, Throat, Lungs, or Respiratory System:** Have you had, been advised of, or received treatment for sleep apnea, blindness or partial blindness, glaucoma, deafness or partial deafness, tinnitus, tuberculosis, pneumothorax, pneumonia, sarcoidosis, cystic lung disease, abscess of the lung, bronchiectasis, Chronic Obstructive Pulmonary Disorder (COPD), or any other disease or disorder of the eyes, ears, nose, throat, lungs, or respiratory system? ..... ○ Yes ○ No

If ***"yes",*** select all that apply and complete the ***Supplemental Health Questionnaire (LP-HS2126)*** **for each condition:**

☐ Sleep apnea
☐ Blindness or partial blindness
☐ Deafness or partial deafness
☐ Pneumothorax (collapsed lung)
☐ Sarcoidosis
☐ Bronchiectasis
☐ Abscess of the lung
☐ Cystic lung disease
☐ Glaucoma
☐ Tinnitus
☐ Tuberculosis
☐ Pneumonia
☐ Chronic obstructive pulmonary disorder (COPD)
☐ Any other disease or disorder of the eyes, ears, nose, throat, lungs or respiratory system

n) **Back, Muscle, or Bone Condition:** Have you had, been advised of, or received treatment for back pain, scoliosis, herniated disk, arthritis, gout, fracture, back injury, or any other back, muscle, or bone condition? ... ○ Yes ○ No

If ***"yes",*** select all that apply and complete the ***Supplemental Health Questionnaire (LP-HS2126)*** **for each condition:**

☐ Back pain
☐ Back injury
☐ Arthritis
☐ Herniated disk
☐ Scoliosis
☐ Gout
☐ Fracture
☐ Any other back, muscle, or bone condition

## Health questions *(continued)*

**INSURED**

| Name | Date of birth: (DD/MM/YYYY) |
|---|---|
| | |

o) **Gastrointestinal or Liver Condition:** Have you had, been advised of, or received treatment for ulcerative colitis, Crohn's disease, pancreatitis, hepatitis, fatty liver, liver disease, cirrhosis, Barrett's esophagus, celiac disease, gastrointestinal bleed, or any other gastrointestinal or liver condition? ..... ○ Yes ○ No

If ***"yes",*** select all that apply and complete the ***Supplemental Health Questionnaire (LP-HS2126)*** **for each condition:**

☐ Ulcerative colitis ☐ Crohn's disease ☐ Pancreatitis ☐ Celiac disease
☐ Hepatitis ☐ Fatty liver ☐ Alcoholic liver disease ☐ Non-alcoholic liver disease
☐ Cirrhosis ☐ Barrett's esophagus ☐ Gastrointestinal bleed
☐ Any other gastrointestinal or liver condition

p) **Kidney, Bladder, or Reproductive Organs:** Have you had, been advised of, or received treatment for renal failure, chronic kidney disease, Polycystic Kidney Disease (PKD), nephritis, kidney stone, Urinary Tract Infection (UTI), abnormality in the urine, sexually transmitted disease, female genital organ problem/disorder, abnormal PAP test, male genital organ problem/disorder, abnormal Prostate-Specific Antigen (PSA) level, prostatitis, or any other disease or disorder of the kidney, bladder, or reproductive organs? ..... ○ Yes ○ No

If ***"yes",*** select all that apply and complete the ***Supplemental Health Questionnaire (LP-HS2126)*** **for each condition:**

☐ Nephritis ☐ Chronic kidney disease ☐ Urinary track Infection (UTI)
☐ Kidney stone ☐ Sexually transmitted disease ☐ Female genital organ problem/disorder
☐ Abnormal pap ☐ Male genital organs problem/disorder ☐ Prostatitis
☐ Renal failure ☐ Polycystic Kidney Disease (PKD) ☐ Abnormality in the urine (blood, protein or other)
☐ Any other disease or disorder of the kidney, bladder and reproductive organs

q) **Neurological Condition or Brain Disorders:** Have you had, been advised of, or received treatment for Alzheimer's Disease, autism spectrum disorder, cerebral palsy, epilepsy, seizure, cognitive or developmental disorder, Down syndrome (trisomy 21 syndrome), multiple sclerosis, Parkinson's disease, chronic headaches, head or brain injuries, muscular dystrophy, meningitis, paralysis, neuritis, neuropathy, motor neuron disease, Amyotrophic Lateral Sclerosis (ALS or Lou Gehrig's disease), or any other disease or disorder of the brain or nervous system? ..... ○ Yes ○ No

If ***"yes",*** select all that apply and complete the ***Supplemental Health Questionnaire (LP-HS2126)*** **for each condition:**

☐ Alzheimer's disease ☐ Autism spectrum disorder ☐ Cerebral palsy ☐ Epilepsy
☐ Cognitive or developmental disorder ☐ Muscular dystrophy ☐ Multiple sclerosis ☐ Parkinson disease
☐ Head or brain injuries ☐ Motor neuron disease ☐ Meningitis ☐ Paralysis
☐ Neuropathy ☐ Chronic headaches ☐ Seizure ☐ Neuritis
☐ Down syndrome (trisomy 21 syndrome) ☐ Amyotrophic lateral sclerosis (ALS, or Lou Gehrig's disease)
☐ Any other disease or disorder of the brain or the nervous system

r) **Immune System:** Have you had, been advised of, or received treatment for lupus, Human Immunodeficiency Virus (HIV), Acquired Immunodeficiency Syndrome (AIDS), test results indicating exposure to the HIV virus, scleroderma, or any other disease or disorder of the immune system? ..... ○ Yes ○ No

If ***"yes",*** select all that apply and complete the ***Supplemental Health Questionnaire (LP-HS2126)*** **for each condition:**

☐ Human Immunodeficiency Virus (HIV) ☐ Lupus
☐ Test results indicating exposure to the HIV virus ☐ Acquired Immunodeficiency Syndrome (AIDS)
☐ Any other disease or disorder of the immune system ☐ Scleroderma

## Health questions *(continued)*

### INSURED

| Name | Date of birth: (DD/MM/YYYY) |
|---|---|
| | |

s) Are you using any medications (**excluding** vitamins, supplements, and birth control) not previously disclosed?. ○ Yes ○ No

If ***"yes",*** complete the table below:

| MEDICATION | DOSAGE | REASON FOR MEDICATION | PRESCRIBING PHYSICIAN, IF DIFFERENT FROM YOUR FAMILY DOCTOR (NAME/ADDRESS/PHONE) |
|---|---|---|---|
| | | | |
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t) Are you under medical investigation, awaiting test results or advised to undergo a diagnostic test that has not yet been performed or for which you have not yet received the results? . . . . . ○ Yes ○ No

If ***"yes",*** provide details: _____

u) In the last 3 years, have you undergone any diagnostic test such as ultrasound, Xray, mammogram, Magnetic Resonance Imaging (MRI), blood or urine, Cat Scan (CT), biopsy, Electrocardiogram (ECG), or any other diagnostic test? Please do not include any tests performed due to governmental screening programs, routine immigration exams, or any tests already disclosed. . . . . ○ Yes ○ No

If ***"yes",*** complete the table below:

| DIAGNOSTIC TEST | DATE (DD/MM/YYYY) | AREA/LOCATION (BODY PART SUCH AS STOMACH, KNEE, BRAIN ETC) | DETAILS (SUCH AS DIAGNOSIS, TREATMENT, MEDICATION, COMPLICATION, FOLLOW-UP ETC) |
|---|---|---|---|
| | | | |
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v) Do you have any symptoms/pain or complaints such as or related to abdominal pain, weakness, dizziness, fatigue or unspecified pain for which you have not yet consulted a doctor or sought treatment? . . . . . ○ Yes ○ No

If ***"yes",*** complete the table below:

| SYMPTOMS | OTHER | DATE OF FIRST OCCURRENCE (DD/MM/YYYY) | DATE OF LAST OCCURRENCE (DD/MM/YYYY) | DETAILS/TREATMENT |
|---|---|---|---|---|
| | | | | |
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## Health questions *(continued)*

**INSURED**

| Name | Date of birth: (DD/MM/YYYY) |
|---|---|
| | |

w) Do you plan to consult a physician or other health professional in the near future? ..... ○ Yes ○ No

If ***"yes"***, provide details: _____

x) Have you ever had or ever been told you had, any disease, condition, abnormality or hereditary disorder not already mentioned? ..... ○ Yes ○ No

If ***"yes"***, provide details: _____

y) Are you consulting or have to consult any doctor other than already mentioned or your family doctor or clinic/ health care facility previously noted? ..... ○ Yes ○ No

If ***"yes"***, provide details: _____

# Family history

**17** Has any biological parent, brother, or sister (whether living or deceased) ever suffered from, or currently has chronic kidney disease, Polycystic Kidney Disease (PKD), Huntington's chorea, Amyotrophic Lateral Sclerosis (ALS or Lou Gehrig's Disease), heart disease, cardiomyopathy, heart attack, stroke, multiple sclerosis, Alzheimer's disease, Parkinson's disease, retinitis pigmentosa, muscular dystrophy, cancer, or any other motor neuron or hereditary disease or disorder? ..... ○ Yes ○ No

If ***"yes"***, complete the table below:

| FAMILY MEMBER | CONDITION | AGE AT ONSET | AGE IF LIVING | AGE AT DEATH | CAUSE OF DEATH |
|---|---|---|---|---|---|
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# Children's Insurance Rider

**INSTRUCTIONS** ***Complete this section on behalf of a child applying for a Children's Insurance Rider who is between 15 days and up to and including age 18.***

**18** a) Child name (First, last): _____ Gender: ○ Male ○ Female

Date of birth: (DD/MM/YYYY) _____ Height: _____ ○ ft./in. / ○ cm Weight: _____ ○ lbs. / ○ kg

Name and address of family doctor: _____

Date of last visit with your family doctor or clinic/health care facility (If unknown leave blank): (MM/YYYY) _____

Reason for visit: _____

Results from visit: _____

Are any follow-ups, investigation or referral to another health care professional/specialist recommended? ○ Yes ○ No

If ***"yes",*** provide details: _____

b) Child name (First, last): _____ Gender: ○ Male ○ Female

Date of birth: (DD/MM/YYYY) _____ Height: _____ ○ ft./in. / ○ cm Weight: _____ ○ lbs. / ○ kg

Name and address of family doctor: _____

Date of last visit with your family doctor or clinic/health care facility (If unknown leave blank): (MM/YYYY) _____

Reason for visit: _____

Results from visit: _____

Are any follow-ups, investigation or referral to another health care professional/specialist recommended? ○ Yes ○ No

If ***"yes",*** provide details: _____

c) Child name (First, last): _____ Gender: ○ Male ○ Female

Date of birth: (DD/MM/YYYY) _____ Height: _____ ○ ft./in. / ○ cm Weight: _____ ○ lbs. / ○ kg

Name and address of family doctor: _____

Date of last visit with your family doctor or clinic/health care facility (If unknown leave blank): (MM/YYYY) _____

Reason for visit: _____

Results from visit: _____

Are any follow-ups, investigation or referral to another health care professional/specialist recommended? ○ Yes ○ No

If ***"yes",*** provide details: _____

d) Child name (First, last): _____ Gender: ○ Male ○ Female

Date of birth: (DD/MM/YYYY) _____ Height: _____ ○ ft./in. / ○ cm Weight: _____ ○ lbs. / ○ kg

Name and address of family doctor: _____

Date of last visit with your family doctor or clinic/health care facility (If unknown leave blank): (MM/YYYY) _____

Reason for visit: _____

Results from visit: _____

Are any follow-ups, investigation or referral to another health care professional/specialist recommended? ○ Yes ○ No

If ***"yes",*** provide details: _____

## Children's Insurance Rider *(continued)*

**Refer to children named in question 18**

If ***"yes,"*** to any question(s), identify the child and provide additional information in the **"Remarks section".**

| | | A | | B | | C | | D | |
|---|---|---|---|---|---|---|---|---|---|
| | | YES | NO | YES | NO | YES | NO | YES | NO |
| **19** | Has there ever been an application for life or critical illness insurance on any of these children that was declined, postponed, offered with restrictions or modified with a rating in any way? | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ |
| **20** | Has any child to be insured ever had any illness, impairment or injury that required treatment, surgery or hospitalization? | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ |
| **21** | Was any child to be insured born prematurely? If ***"yes,"*** provide birth weight in the **"Remarks section"** | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ |
| **22** | Has any child to be insured consulted, or been treated by, any physician or other practitioner for any known or suspected heart problem, cancer, mental impairment or acquired immunodeficiency syndrome or ever tested positive for HIV or exhibited any delay in physical or mental development? | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ |
| **23** | Has any child to be insured been prescribed any medication or had or been advised to have any treatment or diagnostic test, whether or not completed? | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ |
| **24** | Is any child to be insured not a legal child or a child of the Insured(s) whose legal adoption has not yet been made final? | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ |
| **25** | Are there any other health issues not described above? | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ |

**26** Are there any children on whom coverage is not being requested? ○ Yes ○ No

If ***"yes,"*** provide details:

# Remarks section

Details of any ***"yes"*** answers. If applicable, attach the appropriate completed questionnaire(s).

| QUESTION # | NAME OF INSURED | DETAILS (Provide dates, diagnosis, results of investigations, names of medical advisors, medfacilities and treatment.) |
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## Notice regarding collection, use and disclosure of personal information – (Privacy Notice)

ivari's Privacy Policy, available at **ivari.ca,** tells you how ivari will handle your personal information as a **Payor.** It also tells you about your rights and choices.

In summary:

**ivari uses your personal information for the following purposes:**

- Verifying your identity;
- Administering and servicing the policy;
- Supporting business operations necessary for us to service the policy; and
- Conducting investigations and analyzing claims; and
- Complying with our legal and regulatory obligations (such as tax reporting, compliance with anti-money laundering and anti-terrorist financing laws, and prudential and market conduct laws) and/or any legal or regulatory orders (for example, a court order, subpoena) against ivari.

**When required, ivari may share your personal information with trusted third parties,** including service providers retained by ivari to assist in administering ivari policies; your financial institution, your independent insurance advisor and their supporting associates.

**It is possible that your personal information may be transferred, stored, handled, or processed outside your jurisdiction and that authorities in those jurisdictions may have access to it.**

In some cases, you have a **right to withdraw consent** to the use and sharing of your personal information. You also have the **right to see and correct** the information we have about you, and to **obtain information about any fully automated decisions** we make using your information. Mail your written request to: **Chief Privacy Officer, ivari, 200-5000 Yonge Street, Toronto, Ontario M2N 7E9 or email: privacyoffice@ivari.ca.**

**You can see ivari's full Privacy Policy online at ivari.ca. Please make sure you read it carefully so that you understand it in full. Please note that we may update this Privacy Policy from time to time.**

### CONSENT REQUIRED FOR THIS APPLICATION AND POLICY

The following consents are required to proceed with and submit this application to ivari:

1. I give my consent to the collection, use and disclosure of my personal information as described in the **Privacy Notice** and in ivari's Privacy Policy on **ivari.ca.**
2. I authorize ivari to collect my personal information from third parties for the purposes described in and in accordance with ivari's Privacy Policy.

_____

Signature of **Payor**

### CLIENT AUTHORIZATION FOR PRE-AUTHORIZED DEBIT (PAD) PAYMENT PROGRAM

I authorize ivari to make automatic withdrawals from my bank account at the financial institution identified in this application, or as otherwise set out in any communication from me, for the Temporary Insurance Agreement (if applied for) and insurance premiums which become due on or after the date this authorization is signed. Withdrawals from my account may be for variable amounts, as they may change in accordance with the insurance contract including for renewal and conversion premiums and as required to administer the policy.

**I waive the right to receive 10 days' notice of an increase or decrease in the amount of automatic withdrawal or a change in the date of the withdrawal.**

If the bank or financial institution does not honour an automatic premium withdrawal when first presented for payment, ivari may attempt to withdraw that payment again within 5 days. ivari reserves the right to ask for an alternative method of payment if payment is not honoured. All one-time or automatic withdrawals from my bank account will be treated as personal withdrawals as defined by the Canadian Payments Association in Rule H-1.

I or ivari may end this agreement at any time by giving 10 days written notice. I understand that canceling this authorization may result in loss of insurance coverage unless ivari receives another form of payment. Any refund of premium made pursuant to this authorization shall be paid to the Owner.

I certify that all required signatures for the authorization of the withdrawals are present in this authorization. I further authorize such financial institution to deal with these withdrawals as if authorized directly by me. I understand and agree to the "Terms and conditions of participation in the Pre-Authorized Debit (PAD) payment program", which my advisor has reviewed with me.

I hereby direct ivari to proceed as indicated in the Premium Payment Details section of the insurance application.

Signed at (city) _____ in the province of _____ on _____
(DD/MM/YYYY)

| | |
|---|---|
| Signature of Payor | Signature of Payor |
| Payor name shown on bank records | Payor name shown on bank records |
| Signature of Owner 1, **if not a Payor** | Signature of Owner 2, **if not a Payor** |

## Terms and conditions of participation in the Pre-Authorized Debit (PAD) payment program

### EFFECTIVE DATE

**I understand and agree** that the fully completed "Client authorization for Pre-Authorized Debit (PAD) payment program" will take effect for the policies applied for, on the latest of the following dates:

a) The date the authorization is received by ivari's Head Office;

b) The date the full amount of the first premium for the policy is received by ivari's Head Office; and

c) The date when the policy applied for is first placed in full force and effect by ivari.

### GENERAL

**I also understand and agree** to all of the following terms and conditions:

a) I certify that the information provided with respect to the PAD account is accurate. I will provide ivari with a new pre- printed sample cheque if the PAD account is changed.

b) The amount drawn on the PAD account shall be a total of all amounts required to pay the applicable premium payments for all policies identified on the reverse and the policy.

c) The authorization shall apply to all policies listed on the reverse and the policy, including any renewal, conversion or increase in cost of insurance specified in the contract.

d) The authorization and all its terms and conditions are subject to all of the terms and provisions of the applicable policies.

e) If ivari has not received a premium payment within the time required, for example, your PAD is not honoured, we will try to re-draw your payment within 5 business days. If your premium payment is still not honoured, or for any other reason, then the policy will lapse and become null and void, unless it is otherwise stated in the policy.

f) I consent to disclosure of any personal information that may be contained on this authorization to ivari's designated financial institution to the extent necessary for the purposes described in the authorization and these terms and conditions.

### TERMINATION

The authorization will be terminated only on the earliest of the following dates:

a) Either I or ivari provide(s) written notice to the other within 10 days to that effect; ***or***

b) All of the policies to which the authorization applies are no longer in full force and effect.

The revocation of the authorization does not affect your rights under the policies.

Any cancellation of this automatic withdrawal arrangement will not affect the agreement between me and ivari whatsoever with respect to any contract for goods or services, so long as payment is provided by an alternate method.

**I further understand and agree** that (a) if the authorization is terminated, a direct modal premium shall become payable for all policies to which the authorization applies; and (b) the amount and frequency of the premium payable under the policies will be specified in the pages entitled "POLICY DATA"/"Schedule of Benefits and Premiums" attached to the policy and may be different than the premium payable under a PAD plan.

**I may revoke my authorization at any time,** provided written notice is received no less than 10 days before the next scheduled payment date. To obtain a sample cancellation form, or for more information on my right to cancel a PAD agreement, I may contact my financial institution or visit **payments.ca**. You have certain recourse rights if any debit does not comply with this agreement. For example, you have the right to receive reimbursement for any withdrawal that is not authorized or is inconsistent with this authorization. To obtain a form for a reimbursement claim, or for more information on your recourse rights, you may contact your financial institution or visit **payments.ca**. In addition, I may contact ivari to make enquiries, obtain information or seek recourse with respect to any PAD issued by ivari, as indicated below.

ivari
P.O. Box 4241, Station A
Toronto, ON M5W 5R3
Telephone: 1-800-846-5970

**Email: conversation@ivari.ca**

## Grouped Policies

### INSTRUCTIONS

If you wish to have this policy issued on the same day as another policy or policies for families, partnership or other business reasons, please give the names of the other Insured(s) below:

- **Not applicable to any policy with a Critical Illness Protection Rider or any Critical Illness Protection policy**
- **Policy will not be held from issue beyond 30 days from approval.**

Group with:

_____ _____ or _____
*(First name)* *(Last name)* *(Policy number)*

_____ _____ or _____
*(First name)* *(Last name)* *(Policy number)*

## Disclosures – Important information about ivari's policies

### VARIABILITY OF UNIVERSAL LIFE POLICY PERFORMANCE

There are many variables that can affect an insurance policy's performance. Interest rates and the performance of the securities markets, in particular, can fluctuate significantly and can have a negative or a positive impact on the policy's non-guaranteed benefits and values.

The benefits and values outlined in the illustration are not guaranteed, as they are based on assumptions that are subject to change. They are neither an estimate nor a guarantee of future policy performance.

### EXCLUSIONS AND LIMITATIONS FOR CRITICAL ILLNESS PROTECTION

Any Critical Illness Benefit, if applied for, contains exclusions, a survival period and a moratorium period. Refer to your policy wording for details.

### ADVISOR COMPENSATION

This application deals with an insurance product supplied, underwritten, and issued by ivari, a company licensed to offer insurance products in all provinces and territories in Canada. The independent insurance advisor/distributor soliciting this application is a licensed insurance advisor representing ivari and will receive compensation from ivari upon the completion of this transaction. The Owner(s) and Insured(s) are not obligated to transact any other business with ivari, the advisor/distributor or any other person or entity as a condition of this application.

### TAX CONSIDERATIONS (FOR OWNERS ONLY)

Applicable tax laws and CRA interpretations may change and ivari does not guarantee the tax treatment of its products or contractual benefits under applicable laws. It is your responsibility to determine how applicable laws apply to you at any time. Please consult a qualified legal and/or tax advisor in order to obtain an opinion in relation to your particular circumstances.

## Insured's direction on use and disclosure of personal information ("Insured's Direction")

As the Insured identified below, I have read and fully understand the contents of the **Privacy Notice** and ivari's Privacy Policy on **ivari.ca**, and I acknowledge and consent to the collection, use and disclosure of my personal information by ivari, ivari's employees, authorized representatives of ivari responsible for administering my file ("ivari"), and ivari's reinsurers.

**I specifically authorize and direct for the purposes of evaluating my insurance application and any forms submitted thereafter, administering and servicing my policy, and investigation and claim analysis:**

- any physician, other medical and health care providers and/or facilities, and related facilities, agencies and service providers, any insurance company, MIB, LLC, or any other entity or individual identified in the **Privacy Notice** or Privacy Policy that now has or may in future have any information concerning me or my health to disclose to ivari my personal information as requested by ivari; and
- an authorized representative of ivari to perform such tests, examinations, x-rays, electrocardiograms and blood or urine tests as may be required by ivari. I understand and agree that such tests may include, but are not limited to, tests for kidney disease, liver disease, bone disease, risk factors for heart disease, AIDS or evidence of exposure to the HIV virus and the presence of medications, drugs, nicotine or their metabolites, and that ivari may release the results of these tests and examinations to my personal physician(s).

In the event of my death, I grant the beneficiary(ies) under this policy the right to request and to consent on my behalf to any collection and use of my personal information by ivari and ivari's authorized representatives from third parties, for the purposes of investigating, adjudicating and processing an insurance claim.

**A copy of this authorization and direction shall be valid as the original.**

**I have reviewed and understood the "Insured's Direction" and acknowledge and agree to the terms contained therein.**

Signed at (city) _____ in the province of _____ on _____
(DD/MM/YYYY)

_____

Signature of **INSURED**
**If the Insured is a minor the signature of the parent or legal guardian who is signing the application for this child is required.**

## Declaration

By signing, I confirm that:

1. I understand the language in which this application is written, or, if I do not, the details of this application have been fully explained to me in my preferred language and are completely understood by me.
2. I have read all the questions and answers in this application, and I understand the meaning and importance of them.
3. I have reviewed and discussed with my independent insurance advisor(s), all the terms and conditions of the insurance applied for, which have been explained to my satisfaction.
4. **I certify that the statements and answers given in this application are true, complete and correctly recorded to the best of my knowledge and belief.**
5. **I agree to immediately notify ivari of any errors, omissions or changes in the information provided to ivari.**

**ACKNOWLEDGEMENT AND AGREEMENT**

I acknowledge and agree that:

1. This application consists of all preceding pages in the application, any supplement to it (if applicable), and any other declaration made in connection with this application. Together all this information will form the basis for any policy/coverage issued.
2. This application does not include any "Temporary Insurance Agreement".
3. No information acquired by any representative of ivari will be binding on ivari unless set out in writing in this application.
4. Any policy, amendment, or endorsement issued on this application will not take effect unless all the following conditions are satisfied.
   a) The full premium payment amount is received by ivari under the policy as of the date of this application.
   b) The policy is delivered to the Owner during the lifetime of the Insured(s) under the policy.
   c) All statements and answers given in this application continue to be true and complete on the date of delivery of the policy.
   d) No change has taken place in the insurability of any Insured(s) between the time this application is completed and the time the policy is delivered to the Owner. This is not applicable to policy conversions, and term exchanges that do not require evidence of insurability.
5. Only the president together with a vice-president or corporate secretary of ivari has the authority to bind ivari or to make any change in this application or any policy issued. ivari will not be bound by any promise or representation made by any other person. No advisor or distributor is authorized to waive, amend, or modify any of the terms or provisions in this application or any policy issued. However, ivari may make certain changes to this application as provided for in your policy contract. The Owner accepting delivery of the policy constitutes approval of its provisions and ratification of any additions, endorsements, or amendments.
6. If the answer to any question(s) in this application is misstated or omitted or if any other material misrepresentation or fraudulent statement is made in this application, any policy issued as a result may be rendered void on the grounds of material or fraudulent misrepresentation.
7. All premium payments must be made payable to ivari.
8. I have received and fully understand the contents of the **Advisor Compensation** under **Disclosures** where applicable.
9. As the Owner(s), I acknowledge that I have an obligation under the *Income Tax Act* and other applicable tax legislation to notify ivari of any changes in my tax residency status. I acknowledge that the information contained in this application and information regarding my policy, contract and account may be reported to Canada Revenue Agency (CRA) or other tax authorities.

**I have reviewed and understood the "Disclosures – Important information about ivari's policies" and "Declaration" in this application, and acknowledge and agree to the terms contained therein.**

I have reviewed and discussed with my independent insurance advisor(s), all the terms and conditions of the insurance applied for, which have been explained to my satisfaction.

Signed at (city) _____ in the province of _____ on _____
(DD/MM/YYYY)

_____
Signature of **INSURED**
**If the Insured is a minor the signature of the parent or legal guardian who is signing the application for this child is required.**

_____ _____
Signature of **OWNER 1, if not an Insured** Signature of **OWNER 2, if not an Insured**

_____ _____
Print name of signing officer and title, if entity owned Print name of signing officer and title, if entity owned

_____
Advisor's signature

***If the Owner is an entity, the signature(s), name(s) and title(s) of the authorized signing officers thereof are required, as stated in the by-laws of the entity.***

# Independent Insurance Advisor's report

1. Applications should be completed, in person, with the client. Have you completed the application in the presence of all Insured(s)/ Owner(s)? (Video Conferencing is not considered in person).
   Advisor 1: ○ Yes ○ No If ***"no",*** explain why: _____
   Advisor 2: ○ Yes ○ No If ***"no",*** explain why: _____
   Advisor 3: ○ Yes ○ No If ***"no",*** explain why: _____
2. Is any advisor, the Insured, Owner, Beneficiary or Payor on this policy?
   Advisor 1: ○ Yes ○ No
   Advisor 2: ○ Yes ○ No
   Advisor 3: ○ Yes ○ No
3. Does any advisor have a relationship* with any Insured, Owner, Beneficiary or Payor?
   *A "relationship" includes family relationships (by blood, marriage or adoption), friendships, creditor relationships, and relationships involving financial dependency on the advisor, or relationships involving a corporation owned and/or controlled by the advisor and/or an advisor's family member.
   Advisor 1: ○ Yes ○ No If ***"yes",*** provide details: _____
   Advisor 2: ○ Yes ○ No If ***"yes",*** provide details: _____
   Advisor 3: ○ Yes ○ No If ***"yes",*** provide details: _____
4. By signing below, I acknowledge that I have disclosed, in writing, maintained in the client's file, where applicable, the following items to the Owner(s) of the policy resulting from this application:
   a) The company or companies I represent;
   b) That I will receive compensation in the form of bonuses *(such as commissions or a salary)*; and
   c) That I have disclosed any conflicts of interest that I may have with respect to this transaction.
   d) I attest that I have followed the ivari Code of Ethical Market Conduct in all aspects of this sale of insurance.
   e) That I am licensed in the province where the Owner resides.
   f) That I have disclosed the nature of relationship with company(ies) represented
   g) That I have disclosed that the consumer has the right to ask for more information

**Advisor's notes:** Do you have any knowledge of the Insured's personal habits, health, avocations, finances, or reputation that might affect the underwriting risk? If ***"yes",*** give details below.

_____

_____

_____

Advisor's email address: _____

**I hereby declare** that the statements and answers given in this application are true, complete and correctly recorded to the best of my knowledge and belief, and that I am not aware of additional information material to the Insured(s) except as stated in any advisor's notes. When applicable, I have verified the identity of the individuals who submitted the application by referring to the original, non-expired documents. I confirm that the information recorded was correctly copied from such document(s). Reasonable effort has also been exercised to determine if the Owner(s) is/are acting on behalf of a third party

Signed at (city) _____ in the province of _____ on _____ (DD/MM/YYYY)

_____ _____

Signature of advisor Name of advisor

***The individual who wrote this application must be listed below as either Advisor 1, 2 or 3 and MUST have his/her own advisor code.***

Distributor name : _____ Code: _____

Advisor name (1): _____ Advisor code: _____ Share %: _____

Advisor name (2): _____ Advisor code: _____ Share %: _____

Advisor name (3): _____ Advisor code: _____ Share %: _____

**If shared, who is the servicing advisor?** ○ **Advisor 1** ○ **Advisor 2** ○ **Advisor 3**

# Application for temporary insurance

## INSURED

| Name | Date of birth: (DD/MM/YYYY) |
|---|---|
| | |

All of the following questions must be answered by the Insured named below. If this application is made in conjunction with an application for a multiple or joint life policy, then this Temporary Insurance Application applies to each Insured separately, in accordance with the note below.

***Note: Temporary insurance is not available for the Insured if:***

**a) He or she is less than 15 days old;**

**b) He or she is more than 65 years of age;**

**c) Any question in this application for temporary insurance is left blank or answered *yes*;**

**d) At the time this application is made, there is already $2,000,000 (CAD) of temporary life insurance in force with ivari on the Insured;**

**e) At the time this application is made, there is already $500,000 (CAD) of temporary critical illness insurance in force with ivari on the insured;**

**f) The first payment is postdated and/or is not in good standing; or**

**g) The insurance coverage applied for is replacing an existing ivari coverage/policy.**

**No advisor is authorized to waive, amend or modify any terms or provisions in this application for temporary insurance or in the Temporary Insurance Agreement. No representative of ivari is authorized to provide temporary insurance coverage if any of the above provisions are true.**

Has the Insured:

a) Ever been treated or had any indication of Alzheimer's disease, Parkinson's disease, disorder of the heart or the blood vessels, chest pain, stroke, Transient Ischemic Attack (TIA), loss of speech, loss of limbs, severe burns, deafness, blindness, kidney, liver or lung disease, diabetes, multiple sclerosis, paralysis, coma, cancer or tumour, AIDS or HIV infection or any other immunological disorder, congenital heart disease, cerebral palsy, cystic fibrosis, muscular dystrophy, any mental health disorder, sought treatment or been treated for alcohol or drug usage or advised to reduce your consumption/usage? ○ Yes ○ No

b) Within the last 6 months, been unable to perform regular activities for more than 15 consecutive days because of sickness or injury? ○ Yes ○ No

c) Within the last three months, been admitted to a medical facility, been advised to be admitted to a medical facility or had a diagnostic test (excluding any Genetic tests) and/or surgery recommended or performed (other than for normal childbirth)? ○ Yes ○ No

d) Ever had an application for life or critical illness insurance on his or her life declined, postponed and/or received a life or critical illness insurance policy that was rated or modified in any way? ○ Yes ○ No

## Declaration

I declare that I have read all of the questions, answers and statements in this application for temporary insurance and all of the terms and provisions in the Temporary Insurance Agreement and understand their meaning and importance. I further declare that the answers given in this application for temporary insurance are true, complete, and correctly recorded to the best of my knowledge and belief. I understand and agree that this application for temporary insurance and the Temporary Insurance Agreement shall be the basis for any insurance provided thereunder.

Signed at (city) _____ in the province of _____ on _____ (DD/MM/YYYY)

Signature of **INSURED**
**If the Insured is a minor the signature of the parent or legal guardian who is signing the application for this child is required.**

Signature of **OWNER 1,** **If not an Insured**

Signature of **OWNER 2,** **If not an Insured**

Print name of signing officer and title if entity owned

Print name of signing officer and title if entity owned

# Temporary Insurance Agreement (TIA)

ivari will provide temporary insurance coverage on each Insured named in the application for temporary insurance once all of the following terms and conditions are met. If your application for temporary insurance is made at the same time as an insurance application for a multiple or a joint life policy, this agreement applies to each Insured separately.

## TERMS AND CONDITIONS

### 1. Effective Date

This agreement shall be effective on the date the application for temporary insurance was completed and signed by the Owner and the Insured, providing all of the following conditions are satisfied:

a) All questions in the application for temporary insurance have been answered "no" by the Insured(s); and

b) The application for temporary insurance is completed, signed and dated, and at least the full amount of one monthly modal premium based on the insurance application for life insurance and critical illness coverage has been submitted with the application; and

c) The initial payment has been honoured.

### 2. Benefit

Subject to all the terms and conditions of this agreement, if the Insured(s) under this agreement dies or becomes critically ill while this agreement is in effect, ivari agrees to pay the applicable Beneficiary named in the insurance application, and upon proof of death or confirmed diagnosis of a critical illness satisfactory to ivari, a death or a Critical Illness Benefit equal to the lesser of:

a) The amount of life or critical illness insurance applied for;

b) $2,000,000 (CAD) for life insurance; and

c) $500,000 (CAD) for critical illness insurance.

If at the time of the insurance application the Insured has temporary insurance with ivari, the dollar amounts listed in (b) and (c) above will be reduced by the amount of temporary life and temporary critical illness insurance already in effect. No temporary insurance is provided on any additional benefit such as Accidental Death, Waiver of Premium Benefit, Children's Insurance Rider or Payor Waiver of Premium Benefit.

### 3. Limitations

The total amount of temporary insurance that can be in force at one time on the life of a Insured cannot exceed $2,000,000 (CAD) for life insurance and $500,000 (CAD) for critical illness insurance.

This agreement is void if:

a) At the time the application for temporary insurance is made, there is already temporary life insurance in force with ivari on the Insured for $2,000,000 (CAD).

At the time the application for temporary insurance is made, there is already temporary critical illness insurance in force with ivari on the Insured for $500,000 (CAD).

b) For life insurance or critical illness coverage, the Insured(s) is less than 15 days old or more than 65 years old;

c) The death of the Insured(s) results from a suicide attempt or self-inflicted injury while sane or insane;

d) The death or the critical illness of the Insured(s) occurs while committing or attempting to commit a criminal act, including, without limitation, driving a motor vehicle while under the influence of alcohol or drugs, intentionally taking any drug other than as prescribed by a physician, misuse of medication or the use of illegal drugs or intoxicants; or

e) A material fact has not been disclosed or has been misrepresented in the insurance application or any other declaration made in connection to the Insurance Application, or the application for temporary insurance.

No benefit under the critical illness insurance will be paid if the Insured(s) is/are diagnosed with cancer or die(s) within 30 days of diagnosis of a covered condition. Our standard critical illness policy provisions, limitations and exclusions shall govern the critical illness insurance provided under this receipt.

If the Insured does not qualify for temporary insurance under the terms and conditions of this agreement, ivari will apply the premium received with the Insurance Application as payment for the first premium for the policy issued by ivari. If ivari declines to offer a policy, we will return this premium to you.

### 4. Termination

Insurance coverage provided by this TIA will terminate on the earliest of the following dates:

a) Ninety (90) days from the date the insurance application is signed;

b) The date on which ivari electronically communicates or mails a notice to your independent insurance advisor or distributor to advise the Owner and/or Insured(s) that ivari is either (i) terminating this Agreement, or (ii) advising that the insurance application is withdrawn, cancelled, suspended or declined or (iii) making a counteroffer whereby a policy other than the policy applied for is offered;

c) The date on which the Owner requests the withdrawal of the Insurance Application or temporary insurance; or

d) The date that the policy applied for is issued.

Except in the case of fraudulent misrepresentation, we refund in the event of TIA termination under (a), (b)i-ii, and (c). This TIA terminates on the date specified above regardless of whether we have refunded the premium that you paid with the insurance application.

**NOTE:** NO ADVISOR OR DISTRIBUTOR IS AUTHORIZED TO WAIVE, AMEND OR MODIFY ANY OF THE TERMS OR PROVISIONS IN THE APPLICATION FOR TEMPORARY INSURANCE OR IN THIS AGREEMENT.

## Receipt for temporary insurance

**DETACH AND LEAVE WITH THE OWNER IF THE TEMPORARY INSURANCE CONDITIONS ARE MET. DO NOT DETACH IF NO TEMPORARY INSURANCE IS BEING APPLIED FOR.**

ivari acknowledges receipt of $ _____ which is at least the full amount of one monthly modal premium based on the insurance application dated _____ (DD/MM/YYYY) on the life of ***(full name of Insured)*** _____

Signed at (city) _____ in the province of _____ on _____ (DD/MM/YYYY)

_____
Print full name of advisor

_____
Signature of advisor

**THIS RECEIPT DOES NOT BIND IVARI TO PROVIDE COVERAGE UNDER THE TEMPORARY INSURANCE AGREEMENT UNTIL ALL OF THE TERMS AND CONDITIONS THEREOF ARE SATISFIED.**

**Note:** If you do not hear from ivari regarding the insurance within ninety (90) days of the date of your Insurance Application, contact your independent insurance advisor or ivari at its Head Office, **P.O. Box 4241, Station A, Toronto, ON M5W 5R3. 1-800-846-5970**