

**NOTICE****RECORDS AND PERSONAL INFORMATION**

In order to protect the confidentiality of your personal information, Assumption Life is responsible for ensuring that a file is established and retained according to the applicable rules, in the offices of Assumption Life or third parties acting on our behalf, in Canada or elsewhere, in which the information pertaining to your application for insurance, as well as the information pertaining to any insurance claim, will be placed. This personal information may be medical in nature or related to your lifestyle (driving record, pursuit of a hazardous sport, criminal record, etc.). When reviewing your insurance application or assessing a claim, we, our service providers or our reinsurers may consult any insurance file that we hold or that is held by other insurers or reinsurers with respect to any other insurance application or statement you may have made in the past.

For underwriting purposes or in the event of a claim, we could retain the services of an investigator in order to conduct an investigation in regard to you. This investigation may bear on your reputation, health, finances and lifestyle. In the course of this investigation, family members, friends and neighbors may be questioned about you.

We may also, for medical underwriting purposes, seek the assistance of a physician or a paramedical organization or a clinic in order to have you undergo a medical examination, X-rays, an electrocardiogram or to collect a blood, urine or saliva sample. The analysis will be used to determine the existence of various abnormalities such as diabetes, hepatic, kidney or liver disorder, bone disease, immune disorder, infections caused by the AIDS virus, and the presence of medication, drugs, nicotine or their metabolites and to determine cholesterol and blood lipid levels.

In the event of a claim, we may require a copy of your medical records. We may also require, in the event of a death claim, a copy of the police investigation report, coroner's report, or any other report that provides relevant information explaining the circumstances of your death.

When reviewing your insurance application or for underwriting purposes, your personal and medical information may be disclosed to your insurance agent if this information is necessary for the performance of the agent's duties. Only those employees or agents (including any reinsurer, health care professional or service provider) who need the personal information for the performance of their duties will have access to your file. If necessary, your personal information, including your medical information, may also be shared with your beneficiaries or personal representative in relation to a claim for a death benefit.

Your personal information may be securely used, stored or accessed in other countries and may be subject to the laws of those countries. We may have to disclose your personal information in response to a request from government authorities or a court order in these countries.

Assumption Life shall not communicate your personal information to a third party without your consent unless required to do so by law or ordered to do so by a court.

You are entitled to consult any personal information held in your file and, if applicable, to have it corrected by submitting a written request to the following address: ASSUMPTION LIFE, c/o Underwriting Department, P.O. Box 160, Moncton NB E1C 8L1. Telephone: 506-853-6040 or 1-800-455-7337 Fax: 855-230-2500.

**NOTICE FROM MIB, Inc. (MIB)**

Information regarding your insurability will be treated as confidential. Assumption Life or its reinsurers may, however, make a brief report thereon to MIB, a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life or accident and sickness insurance coverage, or a claim for benefits is submitted to such company, MIB, upon request, will supply such company with the information in its files. As a U.S.-based company, MIB is bound by, and such personal information may be disclosed in accordance with, applicable U.S. laws.

Upon receipt of a request from you, MIB will arrange disclosure to you of any information it may have in your file. Please contact MIB at 416-597-0590. If you question the accuracy of the information in MIB's file, you may contact MIB and seek a correction in accordance with the procedure set forth in the U.S. federal Fair Credit Reporting Act. The address of MIB's information office is 330 University Avenue, Suite 501, Toronto ON M5G 1R7. To learn more about MIB, visit [www.mib.com](http://www.mib.com)

Assumption Life, or its reinsurer(s), may also release any information in its file to other insurance companies to whom you may apply for life or accident and sickness insurance, or to whom a claim for benefits may have been submitted.

<b>Name of Insured</b> _____	<b>Name of Owners (s)</b> _____	
<b>Application for</b>	<input type="checkbox"/> reinstatement <input type="checkbox"/> delivery <input type="checkbox"/> change from _____ to _____ <input type="checkbox"/> change from <b>smoker</b> to <b>non-smoker</b> <input type="checkbox"/> other change _____	
<input type="checkbox"/> Answer to <b>questions 1 to 12 only</b> for a policy issued <b>prior to November 2<sup>nd</sup>, 2015</b> . <ul style="list-style-type: none"> <li>Do not submit this declaration if you have answered « Yes » to any of the questions 2 through 12. If you have answered « Yes » to question 1, smoking rates will apply.</li> </ul>		
<input type="checkbox"/> Answer to <b>questions 1 to 15</b> for a <b>policy issued on November 2<sup>nd</sup>, 2015 or after</b> . <ul style="list-style-type: none"> <li>Do not submit this declaration if you have answered « Yes » to any of the questions 2 through 12. If you have answered « Yes » to question 1, smoking rates will apply.</li> <li>If you have answered « yes » to one of the questions 13 to 15, we will assess your request and we will advised you if your request is approved or declined.</li> </ul>		
	<b>Yes</b>	<b>No</b>
1. In the <b>past twelve (12) months</b> , have you used any substance or product containing tobacco, nicotine, or marijuana mixed with nicotine or used e-cigarettes?	<input type="checkbox"/>	<input type="checkbox"/>
2. In the <b>past two (2) years</b> , have you had an application for individual life insurance declined or postponed by a company other than Assumption Life?	<input type="checkbox"/>	<input type="checkbox"/>
3. Are you <b>currently</b> hospitalized, in a long-term care facility or nursing home, bedridden or confined to a chair, or have you been advised that this is required?	<input type="checkbox"/>	<input type="checkbox"/>
4. In the <b>past six (6) months</b> :		
a) Have you been advised to undergo a biopsy that has not yet been performed, or that has been performed and for which you have not yet been advised of the results?	<input type="checkbox"/>	<input type="checkbox"/>
b) Have you been referred to but not yet consulted an oncologist (a cancer specialist), a nephrologist (a kidney specialist) or a cardiologist (a heart specialist)?	<input type="checkbox"/>	<input type="checkbox"/>
c) Have you consulted any specialist mentioned in question (b) above (oncologist, nephrologist or cardiologist) and been advised to have tests performed that have not yet been completed or had tests for which you have not yet been advised of the results?	<input type="checkbox"/>	<input type="checkbox"/>
5. In the <b>past two (2) years</b> , have you had an amputation as a result of disease?	<input type="checkbox"/>	<input type="checkbox"/>
6. In the <b>past two (2) years</b> :		
a) Have you been diagnosed with or hospitalized for angina or a heart attack or undergone coronary angioplasty (with or without a stent insertion) or coronary artery bypass surgery?	<input type="checkbox"/>	<input type="checkbox"/>
b) Have you been diagnosed with or hospitalized for chronic kidney failure or undergone dialysis?	<input type="checkbox"/>	<input type="checkbox"/>
c) Have you been diagnosed with, hospitalized for, or received radiation therapy for leukemia or cancer (other than basal cell carcinoma)?	<input type="checkbox"/>	<input type="checkbox"/>
7. In the <b>past two (2) years</b> , have you been prescribed a new medication or required a change in dosage in your medication relating to: angina, heart attack, leukemia or cancer (other than basal cell carcinoma)?	<input type="checkbox"/>	<input type="checkbox"/>
8. In the <b>past two (2) years</b> , have you been diagnosed with or hospitalized for:		
a) Chronic obstructive pulmonary disease (COPD) or emphysema that required the administration of oxygen?	<input type="checkbox"/>	<input type="checkbox"/>
b) Hepatitis B, hepatitis C, or cirrhosis of the liver?	<input type="checkbox"/>	<input type="checkbox"/>
c) Diabetic coma or hypoglycemic coma?	<input type="checkbox"/>	<input type="checkbox"/>
d) Cerebrovascular accident (stroke)?	<input type="checkbox"/>	<input type="checkbox"/>
e) Congestive heart failure or cardiomyopathy	<input type="checkbox"/>	<input type="checkbox"/>
9. In the <b>past five (5) years</b> , have you received a bone marrow transplant or an organ transplant (other than a corneal transplant) or were you advised that one was required?	<input type="checkbox"/>	<input type="checkbox"/>
10. Have you <b>ever</b> tested positive for HIV or undergone treatments (including medication) for AIDS or AIDS-related complex?	<input type="checkbox"/>	<input type="checkbox"/>
11. Have you been diagnosed with or treated for (including medication) amyotrophic lateral sclerosis (Lou Gehrig's disease), Alzheimer's disease, or dementia?	<input type="checkbox"/>	<input type="checkbox"/>
12. Have you been advised by a physician that you have an incurable terminal illness for which you have less than twelve (12) months to live?	<input type="checkbox"/>	<input type="checkbox"/>
13. In the <b>past three (3) years</b> :		
a) Have you been diagnosed with or hospitalized for angina or a heart attack or undergone coronary angioplasty (with or without a stent insertion) or coronary artery bypass surgery?	<input type="checkbox"/>	<input type="checkbox"/>
b) Have you been diagnosed with or hospitalized for chronic kidney failure or undergone dialysis?	<input type="checkbox"/>	<input type="checkbox"/>
c) Have you been diagnosed with, hospitalized for, or received radiation therapy for leukemia or cancer (other than basal cell carcinoma)?	<input type="checkbox"/>	<input type="checkbox"/>

14. In the <b>past three (3) years</b> , have you been prescribed a new medication or required a change in dosage in your medication relating to: angina, heart attack, leukemia or cancer (other than basal cell carcinoma)?	<input type="checkbox"/>	<input type="checkbox"/>
15. In the <b>past three (3) years</b> , have you been diagnosed with or hospitalized for:		
a) Chronic obstructive pulmonary disease (COPD) or emphysema that required the administration of oxygen?	<input type="checkbox"/>	<input type="checkbox"/>
b) Hepatitis B, hepatitis C, or cirrhosis of the liver?	<input type="checkbox"/>	<input type="checkbox"/>
c) Diabetic coma or hypoglycemic coma?	<input type="checkbox"/>	<input type="checkbox"/>
d) Cerebrovascular accident (stroke)?	<input type="checkbox"/>	<input type="checkbox"/>
e) Congestive heart failure or cardiomyopathy	<input type="checkbox"/>	<input type="checkbox"/>

**AUTHORIZATION FOR REINSTATEMENT, DELIVERY AND CHANGE**

I request that Assumption Life reinstate and/or make the above change(s) to this contract. It is agreed that all information given in connection with this declaration of insurability is material to the consideration for acceptance by Assumption Life. It is also agreed that the reinstatement and change(s) requested in this declaration will take effect from the date of approval by Assumption Life provided overdue and/or required premiums and other indebtedness have been paid and the proof of health is found satisfactory to Assumption Life.

I understand that the reinstatement of the policy and of any riders will also result in the reinstatement of the two-year limitation period during which Assumption Life may void the contract if the Insured commits suicide or makes a false statement. If, within two years from the date of approval of reinstatement, the Insured commits suicide or if any statement in this declaration of insurability is false or if there is failure to disclose all facts material to the insurance, the reinstatement of the policy or rider shall be void, and any changes may be cancelled by Assumption Life.

I authorize any physician, health care professional, hospital, clinic or other medical or paramedical establishment, as well as any insurance company, MIB, Inc. (MIB), a credit agency, and any other organization, institution or person that holds records or information pertaining to me or my health status to exchange such records or information with Assumption Life or its reinsurers for claims adjudication purposes.

I authorize Assumption Life to retain the services of an investigator in order to conduct an investigation on me in the event of a claim. I understand that this investigation may bear on my reputation, health, finances and lifestyle.

In the event of a claim, I authorize any coroner, police force and any other agency that holds information regarding my death to communicate such information to Assumption Life and its reinsurers.

I acknowledge receipt of Assumption Life's **Notice for records and personal information** and from **MIB, Inc.** and agree with all its terms and conditions.

I authorize Assumption Life, or its reinsurers, to make a brief report on my personal health information to MIB.

**A COPY OF THIS AUTHORIZATION IS AS VALID AS THE ORIGINAL.**

Signed at \_\_\_\_\_, this \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_

Insured's signature \_\_\_\_\_ Owner's signature\* \_\_\_\_\_ Title \_\_\_\_\_

(if other than proposed insured)

Agent's signature \_\_\_\_\_ Agent's code \_\_\_\_\_ Owner's signature\* \_\_\_\_\_ Title \_\_\_\_\_

\* If the Owner is a Body Corporate (corporation, association, etc.), the signature of the authorized individuals and their title are required.