



Give this copy to Proposed Insureds and to Owners

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 disorders, kidney or liver disorders, 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, LLC (MIB)

Information regarding your insurability will be treated as confidential. Assumption Life or its reinsurers may, however, make a brief report thereon to MIB, 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 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 procedure set forth in the U.S. federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734. To learn more about MIB, visit 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.

Name of Insured _____	Name of Owner(s) _____
Application for <input type="checkbox"/> reinstatement <input type="checkbox"/> delivery <input type="checkbox"/> change from _____ to _____ <input type="checkbox"/> change from smoker to non-smoker <input type="checkbox"/> rating review <input type="checkbox"/> other change _____	

Height and weight of Insured Height _____ Weight _____			
You don't need to tell us about common cold or flu symptoms, routine follow-up where there are no new symptoms, or routine prenatal visit.	Yes	No	If the answer is "yes", indicate the question number below, state the name of the person referred to and give full particulars, circumstances, dates, duration, results and full names and addresses of doctors, hospitals, and clinics.
1. Since the date of any application under the above-mentioned contract, has the Insured or an Insured Child (applicable only for a Child's Insurance Benefit (CIB) rider):			
a) had an abnormal diagnostic test, a medical procedure, surgery, received treatments (including treatment with any prescribed medication) for any disorder, disease or injury?	<input type="checkbox"/>	<input type="checkbox"/>	
b) tested positive for HIV (the virus that causes AIDS)?	<input type="checkbox"/>	<input type="checkbox"/>	
c) applied for life insurance, critical illness insurance, disability insurance or reinstatement that has been declined, postponed, rated or modified (with higher premiums or exclusion)?	<input type="checkbox"/>	<input type="checkbox"/>	
d) changed occupation, country of residence or modified his/her activities concerning aviation and hazardous sports?	<input type="checkbox"/>	<input type="checkbox"/>	
e) been convicted of impaired driving or had his/her license suspended or revoked?	<input type="checkbox"/>	<input type="checkbox"/>	
f) been incarcerated, on house arrest, on probation, or convicted of a crime or accused of a crime for which a verdict has not yet been rendered?	<input type="checkbox"/>	<input type="checkbox"/>	
g) used cannabis (such as marijuana or hashish) more than 3 times per week?	<input type="checkbox"/>	<input type="checkbox"/>	
h) used any other drugs (such as cocaine, LSD, amphetamines, hallucinogens, narcotics, barbiturates, or anabolic steroids)? You don't need to tell us about over the counter medications.	<input type="checkbox"/>	<input type="checkbox"/>	
i) suffered from a physical impairment, disease or disorder not mentioned above?	<input type="checkbox"/>	<input type="checkbox"/>	
2. In the past twelve (12) months , has the Insured used any substance or product containing tobacco, nicotine, or marijuana mixed with nicotine or used e-cigarettes? If YES, specify type, quantity and frequency.	<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, LLC (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 underwriting and claims adjudication purposes. I also authorize Assumption Life to disclose all my personal and medical information to the individuals and organizations identified in this paragraph for the purpose of underwriting and claims adjudication. Including a death claim.

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 or 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 the Notice from **MIB, LLC** 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.

This authorization remains valid after my death.

I acknowledge that a reproduction of this authorization shall be as valid as the original.

Signed at _____, this _____ day of _____ 20 _____

Insured's signature _____	Owner's signature* _____	Title _____
	(if other than 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.