

# APPLICATION FOR LIFE AND/OR CRITICAL ILLNESS INSURANCE

MAY 2023  
VERSION



life & health

As an Equitable Life policyholder you will have instant access to your policy information through **Equitable Client Access!**

### **What is Equitable Client Access?**

It is our secure online client site that allows you to access your policy information, right at your fingertips. With **Equitable Client Access** you can:

- **View policy details including:**
  - Total face amount or death benefit;
  - Beneficiaries;
  - Current cash surrender value (if applicable);
  - Investment holdings (for universal life policies);
  - Transaction history;
  - Premium amount, payment method and next payment due date.
- **Update your personal information including:**
  - Address and contact information;
  - Banking information and pre-authorized debit withdrawal date;
  - Beneficiary.
- **Access your statements and letters.**
- **And more!**

### **Register for Equitable Client Access one of two ways:**

- 1) Include your email address on this application. Once your policy takes effect, Equitable Life will email you a link to Client Access.
- 2) Once you receive your policy, visit [client.equitable.ca](http://client.equitable.ca) and click on "Create Account".

Do you have questions? Would you like some assistance registering your account? Our customer service team would be pleased to help.

You can reach them at 1.800.668.4095:

- Monday to Thursday between 8:30 a.m. – 6:00 p.m. EST
- Friday between 8:30 a.m. – 5:00 p.m. EST

## INSTRUCTIONS TO ADVISORS

1. This Application is to be used for:
  - a) Applying for new individual life or critical illness insurance policies
  - b) Converting from a Child Protection Rider (CPR) or Term Conversions with additions requiring underwriting
  - c) Exercising a Guaranteed Insurability Option
  - d) Adding additional lives to an existing policy.
2. This Application covers 2 lives to be insured as well as children (under the Children's Protection Rider). All sections to be completed by the second Proposed Life Insured are clearly marked in the Application. If there are more than 2 Proposed Life Insureds, additional Application(s) are to be completed.
3. COMPLETION OF THE APPLICATION
  - a) Make certain that all questions are answered clearly and completely in the white boxes provided. If the questions are asked by the Advisor they must be asked as is, word for word and not paraphrased.
  - b) Do NOT use any type of white-out or liquid paper on the Application.
  - c) All changes or corrections must be initialed by the Proposed Life Insured(s) and the Owner.
  - d) Verification of Identity must be completed to comply with Anti-Money Laundering legislation.
  - e) If the policy is owned by an entity, please complete Business Information Form #594 for Universal Life and Whole Life policies.
  - f) If applying for Critical Illness coverage please review the Pre-Qualifying questions in Form #347 with the Proposed Life Insured(s) to determine eligibility prior to completing the Application.
  - g) Questionnaires, Business Information Form #594, Additional/Updated Customer Information Form #1027 and Third Party Form #31 are available from EquiNet®.
4. HEALTH INFORMATION (Sections 15 and 16):
  - a) CHILDREN'S STATEMENT OF HEALTH FOR CHILD PROTECTION RIDER (CPR) (Section 15)
    - used for all children covered under Children's Protection Rider
  - b) HEALTH INFORMATION (Section 16)
    - To be completed by Proposed Life Insured(s) (except for children covered under Children's Protection Rider). Questions to be answered by all Person(s) attained age 16 and over, or by Parent or Legal Guardian on behalf of Children under attained age 16.
5. SIGNATURES (Section 17)
  - a) All Proposed Life Insureds and children attained age 16 (18 in Quebec) and over are to sign in the designated areas.
  - b) All Owners are to sign in the designated area.
  - c) If the Owner is a Corporation or Non-Corporate Entity, the signature must include the Corporation or Non-Corporate Entity's exact name, Title, Signature of at least 1 Signing Officer, and Corporate Seal (if available).
6. TRANSLATION AGREEMENT AND DECLARATION (Section 18)

Complete this section if the application was translated for any Proposed Life Insured(s) and/or Owner(s) in a language other than English.
7. TEMPORARY INSURANCE AGREEMENT (TIA)

TIA FOR LIFE INSURANCE (Section 21)  
The Life TIA may only be given if:

  - a) at least 1/12 of the annual premium is submitted with this Application by way of cheque or PAD withdrawal authorization, and
  - b) all questions under the Temporary Life Insurance Request are answered "NO" by the Proposed Life Insured or both Proposed Life Insureds if a joint life application.

TIA FOR CRITICAL ILLNESS INSURANCE (Section 22)  
The Critical Illness TIA may only be given if:

  - a) at least 1/12 of the annual premium is submitted with this Application by way of cheque or PAD withdrawal authorization, and
  - b) all questions under the Temporary Critical Illness Insurance Request are answered "NO" by the Proposed Life Insured(s).

**Note: With COD Applications - the TIA Agreement is NOT to be given to the Owner and is NOT effective.**
8. DISCLOSURE NOTICE (Section 23 and 24)

The notice regarding the MIB Section 24 and Confirmation of Advisor/Broker Disclosure Section 23 must always be given to the Owner.
9. SALES ILLUSTRATION  
Attach a Sales Illustration signed by the Owner with the Application.
10. All pages 1 to 41 of this Application must be submitted to Head Office.





APPLICATION FOR LIFE AND/OR CRITICAL ILLNESS INSURANCE

P00085080

**SECTION 1- PROPOSED LIFE INSURED – LIFE 2**

**Note:** This section needs to be completed for all applications with a second Proposed Life Insured. This includes Life Insurance applications for more than one Proposed Life Insured, as well as applications including any type of Waiver of Premium/Charges rider.

Grid for Given Name and Middle Initial

Given Name

Middle Initial

Grid for Last Name

Last Name

Former Last Name: \_\_\_\_\_

Gender:  Male  Female Date of Birth: (dd/mm/yyyy) \_\_\_\_\_

Marital Status: \_\_\_\_\_ Country of Birth: \_\_\_\_\_

Do you want to backdate to save age?  YES  NO

Are you applying as a Smoker or Non Smoker?  Smoker  Non Smoker

**Important: For Universal Life and Whole Life, sections 2-6 and 2-7 (owner verification) must be completed even if the Life Insured is the Owner.**

**Mailing Address & Contact Information:**

Email Address: \_\_\_\_\_

Mailing address same as Life 1

Number: \_\_\_\_\_ Street: \_\_\_\_\_

City: \_\_\_\_\_ Province: \_\_\_\_\_

Country: \_\_\_\_\_ Postal Code: \_\_\_\_\_

Is the residential address the same as the mailing?  YES  NO If "NO", provide residential address:

\_\_\_\_\_

Home Telephone: \_\_\_\_\_ Business Telephone: \_\_\_\_\_

**Canadian Status:**

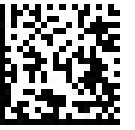
Canadian Citizen  Landed Immigrant/Permanent Resident  Other: Type of Visa/ Work Permit  
Date of arrival in Canada: \_\_\_\_\_ Date of arrival in Canada: \_\_\_\_\_ (dd/mm/yyyy)  
(dd/mm/yyyy) (provide copy of supporting documentation)

**Employment Details:**

Name of Employer: \_\_\_\_\_ Type of Business: \_\_\_\_\_

Occupation & Duties: \_\_\_\_\_  
(if not currently working, indicate former occupation)

Employer's Address: \_\_\_\_\_



P00085080

APPLICATION FOR LIFE AND/OR CRITICAL ILLNESS INSURANCE

**SECTION 2 - OWNER**

Reference to Owner(s) in this application means the parties who will own the policy if approved by Equitable Life.

**2-1. PRIMARY OWNER** (select only one)

LIFE 1     LIFE 2     OTHER (complete information below)     BUSINESS (complete section 2-3)

Given Name: \_\_\_\_\_ Middle Initial: \_\_\_\_\_

Last Name: \_\_\_\_\_

Relationship to Proposed Life Insured: \_\_\_\_\_ Occupation and Duties: \_\_\_\_\_  
(If not currently working, indicate former occupation)

Gender:  Male  Female    Date of Birth: (dd/mm/yyyy) \_\_\_\_\_ Country of Birth: \_\_\_\_\_

**Important: For Universal Life and Whole Life, sections 2-6 and 2-7 (owner verification) must be completed even if the Proposed Life Insured is the Owner.**

**Mailing Address & Contact Information:**

Email Address: \_\_\_\_\_

Mailing address same as  Life 1  Life 2

Number: \_\_\_\_\_ Street: \_\_\_\_\_

City: \_\_\_\_\_ Province: \_\_\_\_\_

Country: \_\_\_\_\_ Postal Code: \_\_\_\_\_

Telephone: \_\_\_\_\_

**Canadian Status:**

Canadian Citizen     Landed Immigrant/Permanent Resident     Other: Type of Visa/Work Permit  
Date of arrival in Canada: \_\_\_\_\_ Date of arrival in Canada: \_\_\_\_\_ (dd/mm/yyyy)  
(dd/mm/yyyy) (provide copy of supporting documentation)

**2-2. JOINT OWNER** (select only one)

LIFE 1     LIFE 2     OTHER (complete information below)

Given Name: \_\_\_\_\_ Middle Initial: \_\_\_\_\_

Last Name: \_\_\_\_\_

Relationship to Proposed Life Insured: \_\_\_\_\_ Occupation and Duties: \_\_\_\_\_  
(If not currently working, indicate former occupation)

Gender:  Male  Female    Date of Birth: (dd/mm/yyyy) \_\_\_\_\_ Country of Birth: \_\_\_\_\_

What is the relationship between the owners?

Married/Common Law     Other: \_\_\_\_\_

**Important: For Universal Life and Whole Life, sections 2-6 and 2-7 (owner verification) must be completed even if the Proposed Life Insured is the Owner.**



**SECTION 2 - OWNER**

**Mailing Address & Contact Information:**

Email Address: \_\_\_\_\_

Mailing address same as  Owner in section 2-1  Life 1  Life 2

Number: \_\_\_\_\_ Street: \_\_\_\_\_

City: \_\_\_\_\_ Province: \_\_\_\_\_

Country: \_\_\_\_\_ Postal Code: \_\_\_\_\_

Telephone: \_\_\_\_\_

**Canadian Status:**

Canadian Citizen  Landed Immigrant/Permanent Resident  Other: Type of Visa / Work Permit  
Date of arrival in Canada: \_\_\_\_\_ (dd/mm/yyyy) Date of arrival in Canada: \_\_\_\_\_ (dd/mm/yyyy)  
(provide copy of supporting documentation)

**2-3. OTHER BUSINESS OWNER** - Must also complete Business Information Form #594 for Universal Life and Whole Life policies.

Full Legal name: \_\_\_\_\_

Incorporation number: \_\_\_\_\_ Place of incorporation: \_\_\_\_\_

Number: \_\_\_\_\_ Street: \_\_\_\_\_

City: \_\_\_\_\_ Province: \_\_\_\_\_

Country: \_\_\_\_\_ Postal Code: \_\_\_\_\_

Business/Quebec enterprise number: \_\_\_\_\_ Email Address: \_\_\_\_\_

How many signing officers are required to sign to bind this business/entity?

1  2  3

#	First Name	Last Name	Email Address
1			
2			
3			

**2-4. CONTINGENT OWNER** (In the event of the death of the current Owner)

Given Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

Relationship to Proposed Life Insured: \_\_\_\_\_

**2-5. MULTIPLE OWNERS**

In all provinces, **except Quebec**, if a policy is to be owned by more than one owner, policy ownership will be joint tenants with right of survivorship, so a deceased owner's interest will automatically pass to the surviving owner(s) on their death. If you want policy ownership to be tenants in common instead of joint tenants with right of survivorship, select tenants in common by checking the box below.

I/we stipulate tenants in common policy ownership.

**In Quebec** if a policy is to be owned by more than one owner and one of the owners die, that owner's interest will pass to their estate.



P00085080

APPLICATION FOR LIFE AND/OR CRITICAL ILLNESS INSURANCE

**SECTION 2 - OWNER**

**2-6. POLICY OWNER VERIFICATION** - To be completed for Universal Life and Whole Life only.

**Verification of Identity:** Your Canadian identification must be verified by your advisor. Choose one of the following: provincial driver's licence, provincial photo identification card (excluding provincial health cards), passport, citizenship card (issued prior to 2012), permanent resident card, or Secure Certificate of Indian Status.

Given Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

I, the advisor, when meeting with the Owner in person, have held and viewed the authentic, valid and current photo identification of the Owner. Provide details:

Identification Type	Identification Number	Issuing Jurisdiction/Country	Expiry Date (dd/mm/yyyy)	Date Advisor Verified (dd/mm/yyyy)

If you do not have one of the pieces of identification indicated above, or if this is not being completed in person, please go to [www.equitable.ca/go/alternative-identification](http://www.equitable.ca/go/alternative-identification) for information on our alternative identification requirements.

I, the advisor, have followed the alternative identification instructions, including reviewing two valid and current documents from different Categories\* as set out in the instructions. Provide details:

Category*	Document Type	Document Issuer	Document/Account Number	Document Date (dd/mm/yyyy)	Date Advisor Verified (dd/mm/yyyy)

\*Category A - Name and address, Category B - Name and date of birth, Category C - Name and account information.

Application was not completed in person.

I, the Owner, consent to Equitable Life verifying my identity through a third-party service provider and sharing the results with my advisor for the purposes of complying with Anti-Money Laundering legislation.

**Check all of the options that apply to you.**

I am a tax resident of Canada: Provide Social Insurance Number (SIN): \_\_\_\_\_

I am a tax resident or citizen of the United States: Provide Taxpayer Identification Number (TIN) or functional equivalent: \_\_\_\_\_

I am a tax resident in a jurisdiction other than Canada or the United States:

Jurisdiction of residence: \_\_\_\_\_ TIN or functional equivalent: \_\_\_\_\_

If you do not have a TIN or functional equivalent for a specific jurisdiction, choose one of the following reasons:

I will apply or have applied for a TIN but have not yet received it

My jurisdiction of residence does not issue TINs to its residents

Other reason \_\_\_\_\_



**SECTION 2 - OWNER****2-7. JOINT POLICY OWNER VERIFICATION** - To be completed for Universal Life and Whole Life only.

**Verification of Identity:** Your Canadian identification must be verified by your advisor. Choose one of the following: provincial driver's licence, provincial photo identification card (excluding provincial health cards), passport, citizenship card (issued prior to 2012), permanent resident card, or Secure Certificate of Indian Status.

Given Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

- I, the advisor, when meeting with the Owner in person, have held and viewed the authentic, valid and current photo identification of the Owner. Provide details:

Identification Type	Identification Number	Issuing Jurisdiction/Country	Expiry Date (dd/mm/yyyy)	Date Advisor Verified (dd/mm/yyyy)

If you do not have one of the pieces of identification indicated above, or if this is not being completed in person, please go to [www.equitable.ca/go/alternative-identification](http://www.equitable.ca/go/alternative-identification) for information on our alternative identification requirements.

- I, the advisor, have followed the alternative identification instructions, including reviewing two valid and current documents from different Categories\* as set out in the instructions. Provide details:

Category*	Document Type	Document Issuer	Document/Account Number	Document Date (dd/mm/yyyy)	Date Advisor Verified (dd/mm/yyyy)

\*Category A - Name and address, Category B - Name and date of birth, Category C - Name and account information.

- Application was not completed in person.
- I, the Joint Owner, consent to Equitable Life verifying my identity through a third-party service provider and sharing the results with my advisor for the purposes of complying with Anti-Money Laundering legislation.

**Check all of the options that apply to you.**

- I am a tax resident of Canada: Provide Social Insurance Number (SIN): \_\_\_\_\_
- I am a tax resident or citizen of the United States: Provide Taxpayer Identification Number (TIN) or functional equivalent: \_\_\_\_\_
- I am a tax resident in a jurisdiction other than Canada or the United States:

Jurisdiction of residence: \_\_\_\_\_ TIN or functional equivalent: \_\_\_\_\_

If you do not have a TIN or functional equivalent for a specific jurisdiction, choose one of the following reasons:

- I will apply or have applied for a TIN but have not yet received it
- My jurisdiction of residence does not issue TINs to its residents
- Other reason \_\_\_\_\_



P00085080

APPLICATION FOR LIFE AND/OR CRITICAL ILLNESS INSURANCE

**SECTION 3 - THIRD PARTY- TO BE COMPLETED FOR ALL APPLICATIONS.**

In submitting this application, is the Owner acting on behalf of a Third Party?

Your answer should be "Yes" if someone other than the Owner or Proposed Life Insured(s) will be paying the premium or has/will have an ownership interest in this policy. Examples include a power of attorney signing on behalf of the owner, someone other than the Owner or Proposed Life Insured(s) paying premiums, or a corporation having use or access to the policy values.

NO  YES - complete either the "Individual Third Party" or "Business / Entity Third Party" section as applicable.

**Individual Third Party**

Name of Third Party (first, middle, last): \_\_\_\_\_

Date of birth (dd/mm/yyyy): \_\_\_\_\_ Relationship to Owner: \_\_\_\_\_

Address (number,street and apartment) \_\_\_\_\_

City or Town: \_\_\_\_\_ Province: \_\_\_\_\_ Postal code: \_\_\_\_\_

Country: \_\_\_\_\_ Occupation and Duties: \_\_\_\_\_  
(If not currently working, indicate former occupation)

Phone number: \_\_\_\_\_

Type of Third Party (select one and attach any applicable legal documentation)

- Payor  Trustee  Executor  Collateral/Assignee  Attorney/Power of Attorney/Mandatory
- Other (please specify) \_\_\_\_\_

**Business/Entity Third Party**

Full legal name: \_\_\_\_\_

Relationship to Owner: \_\_\_\_\_ Phone number: \_\_\_\_\_

Address (number,street and apartment) \_\_\_\_\_

City or Town: \_\_\_\_\_ Province: \_\_\_\_\_ Postal Code: \_\_\_\_\_

Country: \_\_\_\_\_ Nature of principal business \_\_\_\_\_

Incorporation/Registration Number (if applicable): \_\_\_\_\_ Jurisdiction/Country of Issue (if applicable): \_\_\_\_\_

Type of Third Party (select one and attach any applicable legal documentation)

- Payor  Trustee  Executor  Collateral/Assignee  Attorney/Power of Attorney/Mandatory
- Other (please specify) \_\_\_\_\_



APPLICATION FOR LIFE AND/OR CRITICAL ILLNESS INSURANCE

P00085080

**SECTION 4 - EQUIMAX® WHOLE LIFE PLAN INFORMATION - ATTACH A SIGNED PLAN ILLUSTRATION**

**PLAN TYPE:**  Equimax Estate Builder®  Equimax Wealth Accumulator®

**PREMIUM TYPE:**  Life Pay  20 Pay  10 Pay

**COVERAGE TYPE:**  Single Life  Joint First to Die\*  Joint Last to Die\*

**FACE AMOUNT:** \$ \_\_\_\_\_

**DIVIDEND OPTION:**

- Paid in Cash
- Premium Reduction
- On Deposit
- Paid-Up Additions
- Enhanced Protection - Lifetime Guarantee

Basic Amount: \$ \_\_\_\_\_

Initial Enhancement Amount: \$ \_\_\_\_\_

Total Amount: \$ \_\_\_\_\_ (Basic + Enhancement)

\*Life 2 information must also be completed on the Application.



P00085080

APPLICATION FOR LIFE AND/OR CRITICAL ILLNESS INSURANCE

**SECTION 4 - EQUIMAX® WHOLE LIFE PLAN INFORMATION - ATTACH A SIGNED PLAN ILLUSTRATION**

**WHOLE LIFE RIDERS AND ADDITIONAL BENEFITS:**

**PROPOSED LIFE INSURED 1**

**AMOUNTS:**

- Disability Waiver of Premium
- Applicant/Payor Waiver of Premium\*
- Excelerator Deposit Option (EDO) \$ \_\_\_\_\_  
 Defer EDO payment\*\*\*
- Term Rider  10 YRCT \$ \_\_\_\_\_  
not available on Joint plans  20 YRCT \$ \_\_\_\_\_  
 T30/65 \$ \_\_\_\_\_
- EquiLiving® Critical Illness\*\* \$ \_\_\_\_\_  
 10 Year Renewable to Age 75  
 Level to Age 75  
 Level to Age 100 (coverage for Life)  
 20 Pay coverage to Age 75  
 20 Pay coverage for Life
- Applicant's Death and Disability Waiver of Premium (juvenile plans only)\*
- Additional Accidental Death Benefit \$ \_\_\_\_\_
- Children's Protection Rider \$ \_\_\_\_\_
- Flexible Guaranteed Insurability Option (to age 17)

Option Amount	Option Age
\$	21
\$	
\$	
\$	
\$	

(Must complete age 21 amount and if applicable, additional ages and amounts)

\* Must complete Application for Applicant/Payor

\*\* To apply for the EquiLiving Critical Illness Rider, please review Pre-Qualifying Questions in form # 347.

\*\*\*EDO Payment will not be included in the Initial and Subsequent Payment. It is the responsibility of the policy owner to submit any EDO Payments for the policy.

**WHOLE LIFE RIDERS AND ADDITIONAL BENEFITS:**

**PROPOSED LIFE INSURED 2**

**AMOUNTS:**

- Disability Waiver of Premium
- EquiLiving® Critical Illness\*\* \$ \_\_\_\_\_  
 10 Year Renewable to Age 75  
 Level to Age 75  
 Level to Age 100 (coverage for Life)  
 20 Pay coverage to Age 75  
 20 Pay coverage for Life
- Children's Protection Rider \$ \_\_\_\_\_



APPLICATION FOR LIFE AND/OR CRITICAL ILLNESS INSURANCE

P00085080

**SECTION 5 - EQUATION GENERATION UNIVERSAL LIFE PLAN INFORMATION**  
**ATTACH A SIGNED PLAN ILLUSTRATION**

**PLAN OPTION:**  With Bonus **OR**  Low Fees (Select one) **OR**

**COVERAGE TYPE:**  Single  Joint First to Die\*  Joint Last to Die\*

**FACE AMOUNT:** \$ \_\_\_\_\_

**DEATH BENEFIT OPTIONS AND COST OF INSURANCE CHARGES** (Check only one):

	<b>YRT</b>	<b>Level</b>
Account Value Protector	<input type="checkbox"/>	<input type="checkbox"/>
Level Protector	<input type="checkbox"/>	<input type="checkbox"/>

For Investment Options refer to Section 6.

\*Life 2 Information must also be completed on this Application.



P00085080

APPLICATION FOR LIFE AND/OR CRITICAL ILLNESS INSURANCE

**SECTION 5 - EQUATION GENERATION UNIVERSAL LIFE PLAN INFORMATION**  
**ATTACH A SIGNED PLAN ILLUSTRATION**

**UNIVERSAL LIFE RIDERS AND ADDITIONAL BENEFITS:**

NOTE: Availability of Riders and Additional Benefits will vary depending on the Universal Life plan and coverage option selected.

**PROPOSED LIFE INSURED 1**

**AMOUNTS:**

- Term  10 YRCT \$ \_\_\_\_\_  
not available on Joint plans
- 20 YRCT \$ \_\_\_\_\_
- EquiLiving® Critical Illness\* \$ \_\_\_\_\_
  - 10 Year Renewable to Age 75
  - Level to Age 75
  - Level to Age 100 (coverage for Life)
  - 20 Pay coverage to Age 75
  - 20 Pay coverage for Life
- Disability Waiver of Monthly Charges
- Additional Accidental Death Benefit \$ \_\_\_\_\_
- Children's Protection Rider \$ \_\_\_\_\_

**PROPOSED LIFE INSURED 2**

**AMOUNTS:**

- EquiLiving® Critical Illness\* \$ \_\_\_\_\_
  - 10 Year Renewable to Age 75
  - Level to Age 75
  - Level to Age 100 (coverage for Life)
  - 20 Pay coverage to Age 75
  - 20 Pay coverage for Life
- Disability Waiver of Monthly Charges
- Children's Protection Rider \$ \_\_\_\_\_

\*To apply for the EquiLiving® Critical Illness Rider, please review Pre-Qualifying Questions in form # 347.

**ADDITIONAL RIDERS AVAILABLE WITH JUVENILE PLANS:**

- Applicant/Owner Waiver of Charges\*\*
  - Death & Disability
  - Death Only
- Flexible Guaranteed Insurability Option (to age 15)

Option Amount	Option Age
\$	18
\$	
\$	
\$	
\$	

\*To apply for the EquiLiving® Critical Illness Rider, please review Pre-Qualifying Questions in form # 347.

\*\*Must complete Application for Applicant/Owner.



**SECTION 6 – UNIVERSAL LIFE – INVESTMENT INTEREST ACCOUNTS MONTHLY CHARGES**

**INVESTMENT INTEREST ACCOUNTS:** Indicate below under Premium Allocation the percentage of the net premium to be allocated to the corresponding selected Interest Account. If your planned deposits are just sufficient to cover the minimum deposits, we recommend that you choose either the Daily Interest Account or one of the Guaranteed Deposit Accounts to avoid potential negative interest if markets go down.

**MONTHLY CHARGES:** Monthly Charges will be deducted pro-rata from the Account and options selected under Premium Allocation unless indicated here  (If indicated, monthly charges will be deducted as elected under Charges Allocation from the Account and options specified under Premium Allocation (must total 100%))

**SHUTTLE ACCOUNT:** Shuttle account allocation will be 100% to the Daily Interest Account.

	<b>PREMIUM ALLOCATION</b>	<b>CHARGES ALLOCATION</b>
<b>INVESTMENT INTEREST ACCOUNT</b>		
<input type="checkbox"/> Daily Interest Account	____%	____%
<b>INDEX INTEREST OPTIONS:</b>		
<input type="checkbox"/> American Equity	____%	____%
<input type="checkbox"/> European	____%	____%
<input type="checkbox"/> U.S. Technologies	____%	____%
<input type="checkbox"/> U.S. Blue Chip	____%	____%
<input type="checkbox"/> Canadian Equity	____%	____%
<b>PERFORMANCE FUND INTEREST OPTIONS:</b>		
<input type="checkbox"/> Global	____%	____%
<input type="checkbox"/> Canadian	____%	____%
<input type="checkbox"/> Canadian Bond	____%	____%
<input type="checkbox"/> Canadian Value Stock	____%	____%
<input type="checkbox"/> Large Cap Canadian Equity	____%	____%
<input type="checkbox"/> Global Fixed Income	____%	____%
<input type="checkbox"/> Global Balanced	____%	____%
<b>PORTFOLIO INTEREST OPTIONS:</b>		
<input type="checkbox"/> Diversified Income	____%	____%
<input type="checkbox"/> Balanced Income	____%	____%
<input type="checkbox"/> Balanced Growth	____%	____%
<input type="checkbox"/> Growth	____%	____%
<input type="checkbox"/> Diversified Equity	____%	____%
<b>GUARANTEED DEPOSIT OPTIONS:</b>		
<input type="checkbox"/> Guaranteed Deposit Account	____%	____%

I hereby elect that when sufficient funds (as stated in the contract) have accumulated in the Daily Interest Account, such amount will be transferred automatically as of the next policy month to a Guaranteed Deposit Account for a term of (choose one):

- 1 year
- 5 years
- 10 years



P00085080

APPLICATION FOR LIFE AND/OR CRITICAL ILLNESS INSURANCE

**SECTION 7 - TERM PLAN INFORMATION**

If applying for a Term plan complete the following for Proposed Life Insured 1 and Proposed Life Insured 2 (where applicable):

**COVERAGE TYPE:**

- Single Life
- Joint First to Die\* (10 YRCT/20 YRCT only)
- Multiple Lives\* (not available for business-owned plans)

**PROPOSED LIFE INSURED 1**

- 10 YRCT
- 20 YRCT
- Term 30/65

**FACE AMOUNT:** \$ \_\_\_\_\_

- Additional Term Coverage: (not available for Joint plans)

- 10 YRCT \$ \_\_\_\_\_
- 20 YRCT \$ \_\_\_\_\_
- Term 30/65 \$ \_\_\_\_\_

**RIDERS AND ADDITIONAL BENEFITS**

- EquiLiving® Critical Illness\*\* \$ \_\_\_\_\_
  - 10 Year Renewable to Age 75
  - Level to Age 75
  - Level to Age 100 (coverage for Life)
- Disability Waiver of Premium
- Applicant/Payor Waiver of Premium\*\*\*
- Additional Accidental Death Benefit \$ \_\_\_\_\_
- Children's Protection Rider \$ \_\_\_\_\_
- Guaranteed Insurability \$ \_\_\_\_\_
- If approved at Preferred Term Class, increase the face amount to maintain the agreed upon premium.

**PROPOSED LIFE INSURED 2**

- 10 YRCT
- 20 YRCT
- Term 30/65

**FACE AMOUNT:** \$ \_\_\_\_\_

- Additional Term Coverage: (not available for Joint plans)

- 10 YRCT \$ \_\_\_\_\_
- 20 YRCT \$ \_\_\_\_\_
- Term 30/65 \$ \_\_\_\_\_

**RIDERS AND ADDITIONAL BENEFITS**

- EquiLiving® Critical Illness\*\* \$ \_\_\_\_\_
  - 10 Year Renewable to Age 75
  - Level to Age 75
  - Level to Age 100 (coverage for Life)
- Disability Waiver of Premium

\*Life 2 information must also be completed on this application.

\*\*To apply for the EquiLiving Critical Illness Rider, please review Pre-Qualifying Questions in form # 347.

\*\*\*Must complete Application for Applicant/Payor

**SECTION 8 – EQUILIVING® CRITICAL ILLNESS PLAN INFORMATION**

Prior to applying for EquiLiving Critical Illness and completing this section, review the Pre-Qualifying Questions in form # 347 to determine eligibility.

**COVERAGE TYPE:**

- Single Life

**PLAN TYPE:**

- 10 Year Renewable to Age 75
- Level to Age 75
- Level to Age 100 (coverage for Life)
- 20 Pay coverage to Age 75
- 20 Pay coverage for Life

**SUM INSURED:** \$ \_\_\_\_\_

**RIDERS:**

- Return of Premiums at Expiry (available on 10 Year Renewable to Age 75 plans only)
- Return of Premiums at Surrender/Expiry (available on Level Pay plans and 20 Pay Plans)
- Return of Premiums on Death
- Term Rider:  10 YRCT  20 YRCT \$ \_\_\_\_\_

**ADDITIONAL RIDER AVAILABLE WITH JUVENILE PLANS:**

- Waiver of Premium (Owner/Payor Death and Disability)\*

**ADDITIONAL RIDERS AVAILABLE WITH ADULT PLANS:**

- Waiver of Premium (Insured Disability)
- Waiver of Premium (Owner/Payor Disability)\*

\*Proposed Life Insured 2 information must also be completed on this application.



**SECTION 9 - BENEFICIARY FOR PROPOSED LIFE INSURED 1****About irrevocable beneficiary designations**

If you name an irrevocable beneficiary, you will need that beneficiary's written consent to make changes to the policy, assign benefits or cash value, withdraw funds, or transfer ownership. A minor can't give consent until reaching the age of majority. Parents or guardians (tutors, in Quebec) can't give consent on behalf of a minor beneficiary.

In all provinces except Quebec, the beneficiary designation is **revocable**, unless you select *irrevocable*.

In Quebec, if you name your married or civil union spouse as a beneficiary, the beneficiary designation is **irrevocable**, unless you select *revocable*. All other beneficiary designations are **revocable**, unless you select *irrevocable*.

**LIFE BENEFICIARY: Primary Beneficiary** - If there are more than 4 primary beneficiaries, name these in the Special Instructions Section.

Given name	Last name	Date of Birth if minor (dd/mm/yyyy)	Relationship*	Beneficiary Designation	Trustee applies	Benefit shared equally unless % specified
				<input type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable	<input type="checkbox"/>	
				<input type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable	<input type="checkbox"/>	
				<input type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable	<input type="checkbox"/>	
				<input type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable	<input type="checkbox"/>	

**Contingent Beneficiary** - If there are more than 2 contingent beneficiaries, name these in the Special Instructions Section.

Given name	Last name	Date of Birth if minor (dd/mm/yyyy)	Relationship*	Beneficiary Designation	Trustee applies	Benefit shared equally unless % specified
				<input type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable	<input type="checkbox"/>	
				<input type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable	<input type="checkbox"/>	

\*Relationship to Proposed Life Insured or Relationship to Owner where Quebec law applies

**Trustee for all minor beneficiaries** (not applicable in Quebec)

Name: \_\_\_\_\_  
Given Last

**CRITICAL ILLNESS BENEFICIARY:**

Owner  Proposed Life Insured  Other

If other: \_\_\_\_\_  
Given Last Date of Birth if minor (dd/mm/yyyy)

Relationship to Proposed Life Insured or  
Relationship to Owner where Quebec law applies

Trustee applies

**Beneficiary for Return of Premium on Death (if applicable):**

Owner/Estate of Owner  Other

If other: \_\_\_\_\_  
Given Last Date of Birth if minor (dd/mm/yyyy)

Relationship to Proposed Life Insured or  
Relationship to Owner where Quebec law applies

Trustee applies

**Trustee for all minor beneficiaries** (not applicable in Quebec)

Name: \_\_\_\_\_  
Given Last



P00085080

APPLICATION FOR LIFE AND/OR CRITICAL ILLNESS INSURANCE

SECTION 9 - BENEFICIARY FOR PROPOSED LIFE INSURED 2

About irrevocable beneficiary designations

If you name an irrevocable beneficiary, you will need that beneficiary's written consent to make changes to the policy, assign benefits or cash value, withdraw funds, or transfer ownership. A minor can't give consent until reaching the age of majority. Parents or guardians (tutors, in Quebec) can't give consent on behalf of a minor beneficiary.

In all provinces except Quebec, the beneficiary designation is revocable, unless you select irrevocable.

In Quebec, if you name your married or civil union spouse as a beneficiary, the beneficiary designation is irrevocable, unless you select revocable. All other beneficiary designations are revocable, unless you select irrevocable.

LIFE BENEFICIARY: Primary Beneficiary - If there are more than 4 primary beneficiaries, name these in the Special Instructions Section.

Table with 7 columns: Given name, Last name, Date of Birth if minor (dd/mm/yyyy), Relationship\*, Beneficiary Designation (Revocable/Irrevocable), Trustee applies, Benefit shared equally unless % specified.

Contingent Beneficiary - If there are more than 2 contingent beneficiaries, name these in the Special Instructions Section.

Table with 7 columns: Given name, Last name, Date of Birth if minor (dd/mm/yyyy), Relationship\*, Beneficiary Designation (Revocable/Irrevocable), Trustee applies, Benefit shared equally unless % specified.

\*Relationship to Proposed Life Insured or Relationship to Owner where Quebec law applies

Trustee for all minor beneficiaries (not applicable in Quebec)

Name: \_\_\_\_\_ Given Last

CRITICAL ILLNESS BENEFICIARY:

Note: This section is only applicable for CI Riders on Joint or Multi-Life policies.

- Owner  Proposed Life Insured  Other

If other: \_\_\_\_\_ Given Last Date of Birth if minor (dd/mm/yyyy)

Relationship to Proposed Life Insured or Relationship to Owner where Quebec law applies  Trustee applies

Trustee for all minor beneficiaries (not applicable in Quebec)

Name: \_\_\_\_\_ Given Last



**SECTION 10 – PREMIUM AND PAYMENT MODE**

**INITIAL PREMIUM OF \$** \_\_\_\_\_

**PAID BY: For all Premiums and Deposits ≥ \$100,000 Complete Section 12-1**

- Cheque payment submitted with the Application (TIA IS AVAILABLE WITH THIS OPTION)
- Withdrawal from Pre-Authorized Debit Plan when application is received (TIA IS AVAILABLE WITH THIS OPTION)
- Cheque when the policy delivered (TIA NOT AVAILABLE WITH THIS OPTION)
- Withdrawal from Pre-Authorized Debit Plan when policy is settled (TIA NOT AVAILABLE WITH THIS OPTION)

**SUBSEQUENT PREMIUMS PAID BY:**

- Monthly Pre-Authorized Debit Plan (Complete PAD section)
- Annual Premiums \$ \_\_\_\_\_ (collected by cheque on delivery)  
(Includes EDO Amount unless deferred\*)

**PRE-AUTHORIZED DEBIT PLAN (“PAD”):**

The Equitable Life Insurance Company of Canada (“Equitable Life”) and my/our financial institution are directed and authorized to process withdrawals from my/our account on a monthly basis, subject to the conditions below, for the purpose of collecting premiums as follows:

**Banking Information** (check appropriate box) Note: “line of credit” accounts or credit cards are not acceptable payment options.

- Add to existing PAD for Equitable Policy Number: \_\_\_\_\_
- Establish new: **Void cheque required. Cheque must have account holder name pre-printed.**
  - The same account shown on the first cheque provided with application
  - The account shown on the attached VOID cheque or Bank Letter of Direction (payor name is required on the cheque)
  - Cheque or Bank Letter of Direction will be provided upon policy delivery

**General Information**

Name of Payor(s): \_\_\_\_\_

**(if different from Policy Owner(s) or Proposed Life Insured complete Section 3 - Third Party)**

**Withdrawal Information**

In the event of non-payment due to insufficient funds, an attempt to re-draw your payment will automatically occur within 2 – 10 business days from the Withdrawal Date. The Payor is responsible for any NSF charges incurred by their Financial Institution.

Amount: \$ \_\_\_\_\_  
(This amount is considered ‘Fixed’ and Includes EDO Amount unless deferred\*)

- Match Issue Date
- \*\*Preferred Withdrawal Date on \_\_\_\_\_ (1st – 28th of each month)

**\*EDO Payment will not be included in the Initial and Subsequent Payment. It is the responsibility of the policy owner to submit any EDO Payments for the policy.**

**\*\*This option is not available for Universal Life Policies**

**Type of Service**

**For the purposes of this agreement, all PAD withdrawals from my/our bank account will be treated as personal withdrawals of insurance premiums, as defined by the Canadian Payments Association in Rule H1 at [www.payments.ca](http://www.payments.ca).**

**Waivers**

**I/we waive the right to receive pre-notification of the first withdrawal, any increases in the fixed amount of the automatic withdrawal or a change in the date of the withdrawal.**

**Cancellation**

Contact your financial institution about your rights regarding cancellation. (A sample cancellation form is available at [www.payments.ca](http://www.payments.ca)). I/we have the right to cancel this PAD at any time. This PAD shall remain in effect until I/we notify Equitable Life of cancellation.

**Note: To ensure cancellation of the next withdrawal, notice by way of telephone, letter, email or fax must be received at the Head Office of Equitable Life, 10 business days prior to your next withdrawal.** Any cancellation of this PAD will not affect the policy contract(s) between you and Equitable Life so long as payment is provided by an alternate method within the period specified in your policy contract(s).

**Recourse & Reimbursement**

To obtain more information on recourse rights, please contact your financial institution or visit [www.payments.ca](http://www.payments.ca). I/we have certain recourse rights if any withdrawal does not comply with this PAD. I/we have the right to receive reimbursement for any withdrawal that is not authorized or is not consistent with this PAD.

**Contact Information**

Equitable Life of Canada. One Westmount Road North, P.O. Box 1603 Stn Waterloo, Waterloo ON, N2J 4C7  
T.F. 1.800.668.4095 • F. 519.883.7404 • Email: [customer-service@equitable.ca](mailto:customer-service@equitable.ca)



P00085080

APPLICATION FOR LIFE AND/OR CRITICAL ILLNESS INSURANCE

**SECTION 11 – SPECIAL INSTRUCTIONS FROM OWNER**

**SECTION 12 – FINANCIAL INFORMATION**

**12-1. POLITICAL POSITIONS** (For Universal Life and Whole Life and only when deposit is equal to or greater than \$100,000)

For the purposes of this question:

- "Payor" means the person who is making the payment(s) on the policy.
- "Family Member" means Spouse, Ex-spouse, sibling, parent, mother-in-law or father-in-law, or biological or adoptive child.
- "Close associate" means an individual who is closely connected to the Payor for personal or business reasons.
- "Spouse" means the spouse or common law partner.
- "Ex-spouse" means the ex-spouse or ex-common law partner

a) Does the Payor, any of the Payor's close relatives or any of the Payor's close associates hold, or have they ever held, any of the positions listed below:

OR Is the Payor a Family Member of a person who holds or has ever held any of the positions below:

Yes - indicate the position held below  No - go to section 12.2

**Position in Canada or in another country**

Note: For positions in Canada, list only the positions held in the past 5 years. For all other countries, list all such positions that have ever been held.

- Head of state or head of government (including Governor General and Lieutenant Governor)
- Deputy Minister (or equivalent)
- President of a state-owned company or bank (including a corporation that is wholly owned by a federal or provincial government)
- Leader or President of a political party in a legislature
- Member of the executive council of government or member of a legislature (including the Senate, House of Commons or a provincial legislature)
- Ambassador or ambassador's attaché or counsellor
- Head of a government agency
- Military General (or higher rank)
- Judge (in Canada only, must be a judge of an appeal court)
- Mayor of a Canadian municipality (does not include mayors in countries other than Canada)
- Head of an international organization that is established by the governments of countries or the head of an institution of any such organization (indicate only if position held in the past 5 years)

b) If you answered "Yes" to the question above, complete the following information:

What is the name of the person who holds or held the position? \_\_\_\_\_

What is the title of the position held? \_\_\_\_\_

Position held from: \_\_\_\_\_ to \_\_\_\_\_ In what country was the position held? \_\_\_\_\_  
(starting year) (ending year)

With what organization, government or institution was the position held? \_\_\_\_\_

How is this person related to the Payor?  The person is the Payor  Close relative (relationship): \_\_\_\_\_

Close associate (relationship): \_\_\_\_\_

**What is the Payor's source of wealth** (Check all that apply):

- Salary or Earned Income  Business Income  Investment Income  Property Income/Holdings
- Lottery  Inheritance  Other \_\_\_\_\_

Note: If more than one person has held a position, complete section 1 and 2 of the "Additional / Updated Customer Information Form # 1027" for each additional person.

**SECTION 12 – FINANCIAL INFORMATION****12-2. SOURCE OF FUNDS** (completion is mandatory for all plan types)

Check all that apply:

- Salary or Earned Income       Business Income       Sale of Property       Borrowed Funds  
 Gifted Funds       Proceeds From Death Benefits or Estate       Owner Savings       Family Member  
 Foreign Funds (real estate, income)       Other \_\_\_\_\_

**12-3. Have you ever declared bankruptcy, personal or business or had any major financial difficulties such as pay garnished, consumer proposal or a pending bankruptcy petition, whether discharged or not?**

LIFE 1		LIFE 2	
YES	NO	YES	NO
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

(Complete for all proposed life insured(s) exact age 16 and over) If "YES" complete:

LIFE 1			
Reason	Date declared (mm/yyyy)	Date discharged (mm/yyyy)	Is the Trustee aware of this application for insurance?
<input type="checkbox"/> Personal			<input type="checkbox"/> YES
<input type="checkbox"/> Business			<input type="checkbox"/> NO

LIFE 2			
Reason	Date declared (mm/yyyy)	Date discharged (mm/yyyy)	Is the Trustee aware of this application for insurance?
<input type="checkbox"/> Personal			<input type="checkbox"/> YES
<input type="checkbox"/> Business			<input type="checkbox"/> NO

**12-4. What is the reason for purchasing this policy?** (Completion mandatory for all plan types. Select at least one of the **bolded** options. Not all policies are suitable for all purposes.)**LIFE 1 - What is the intended use of the insurance?** (Check all that apply)

- Short Term Savings       Education Purposes  
 Retirement/Long Term Savings       Income Creation/Investment  
 **Mortgage/Debt Insurance**       **Income/Family Protection**  
 **Inheritance/Estate Protection**       **Buy Sell Agreement**  
 **Business**       **Key Person Protection**  
 Gift       Other sales concepts: \_\_\_\_\_

**LIFE 2 - What is the intended use of the insurance?** (Check all that apply)

- Short Term Savings       Education Purposes  
 Retirement/Long Term Savings       Income Creation/Investment  
 **Mortgage/Debt Insurance**       **Income/Family Protection**  
 **Inheritance/Estate Protection**       **Buy Sell Agreement**  
 **Business**       **Key Person Protection**  
 Gift       Other sales concepts: \_\_\_\_\_

**12-5. Personal and Business purposes:** (Complete for all Personal/ Business purposes for all Proposed Lives Insured exact age 16 and over)

LIFE 1	
Annual earned income	\$
Other income: including pensions, dividends, interest, rental income, bonuses, government benefits	\$
Assets: including cash, real estate, stocks, bonds	\$
Liabilities: including mortgages, loans	\$
Total Canadian net worth	\$
Total Foreign net worth	\$

LIFE 2	
Annual earned income	\$
Other income: including pensions, dividends, interest, rental income, bonuses, government benefits	\$
Assets: including cash, real estate, stocks, bonds	\$
Liabilities: including mortgages, loans	\$
Total Canadian net worth	\$
Total Foreign net worth	\$

**12-6. Business purposes:** (Complete for all Business purposes)

Nature of business			
Assets: current, fixed	\$		
Liabilities: current, long term	\$		
Fair market value	\$		
Net profit: last year	\$		
Net profit: previous year	\$		
Owner's name and title	% of Business ownership	Insurance in force	Insurance applied for
		\$	\$
		\$	\$
		\$	\$



P00085080

APPLICATION FOR LIFE AND/OR CRITICAL ILLNESS INSURANCE

**SECTION 13 – INSURANCE HISTORY** - To be completed by all Proposed Lives Insured

**13-1. Do you have any other insurance in force?**

If "YES" complete

LIFE 1		LIFE 2	
YES	NO	YES	NO
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Life #	Company name	Policy number	Date issued (mm/yyyy)	Plan type	Amount	Personal or business	Replacing
				<input type="checkbox"/> Life <input type="checkbox"/> CI <input type="checkbox"/> DI <input type="checkbox"/> LTC	\$		<input type="checkbox"/> YES <input type="checkbox"/> NO
				<input type="checkbox"/> Life <input type="checkbox"/> CI <input type="checkbox"/> DI <input type="checkbox"/> LTC	\$		<input type="checkbox"/> YES <input type="checkbox"/> NO
				<input type="checkbox"/> Life <input type="checkbox"/> CI <input type="checkbox"/> DI <input type="checkbox"/> LTC	\$		<input type="checkbox"/> YES <input type="checkbox"/> NO
				<input type="checkbox"/> Life <input type="checkbox"/> CI <input type="checkbox"/> DI <input type="checkbox"/> LTC	\$		<input type="checkbox"/> YES <input type="checkbox"/> NO

**13-2. Have you ever had any application for life, disability, critical illness or long term care insurance declined, rated, postponed, offered with restrictions, cancelled or modified in any way?**

If "YES" complete

LIFE 1		LIFE 2	
YES	NO	YES	NO
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Life #	Date (mm/yyyy)	Details: indicate which company and why

**13-3. Do you have an application for life, disability, critical illness or long term care insurance currently pending or contemplated with any other insurance company?**

If "YES" complete

LIFE 1		LIFE 2	
YES	NO	YES	NO
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Life #	Company name	Plan type	Amount applied for	Total amount of new insurance to be placed with all companies
		<input type="checkbox"/> Life <input type="checkbox"/> CI <input type="checkbox"/> DI <input type="checkbox"/> LTC	\$	\$
		<input type="checkbox"/> Life <input type="checkbox"/> CI <input type="checkbox"/> DI <input type="checkbox"/> LTC	\$	\$

**SECTION 14 – GENERAL INFORMATION****14-1. To be completed by all Proposed Lives Insured:**

Do you intend to travel outside of North America for longer than a total of 2 months, or change your Country of residence, in the next 12 months? If "YES" complete

LIFE 1		LIFE 2	
YES	NO	YES	NO
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Life #	City and Country	Purpose of travel (business, tourist, visit family)	Date of departure (mm/yyyy)	Length of stay

**14-2. To be completed by all Proposed Lives Insured exact age 16 and over:**

A. In the last 2 years have you flown in an aircraft as a pilot, student pilot or crew member, or do you intend to do so in the next 12 months? (If "YES", complete Aviation Questionnaire, Form # 1322)

LIFE 1		LIFE 2	
YES	NO	YES	NO
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

B. In the last 2 years have you engaged in, or do you intend to engage in any hazardous activities including but not limited to: motorized racing, underwater diving (scuba), sky diving, bungee-jumping, base jumping, sky surfing, hang-gliding, ultra-light flying, mountain climbing, back country/out of bounds skiing/snowmobiling or snowboarding or Heli/Cat skiing. (If "YES", complete the applicable Questionnaire)

YES	NO	YES	NO
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Life #	Dates (mm/yyyy)	Details of Activities

C. Have you been charged with, or convicted of driving under the influence of alcohol and/or drugs, or refused to provide a breathalyzer sample, in the last 10 years?

LIFE 1		LIFE 2	
YES	NO	YES	NO
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

D. Within the last 3 years have you been charged or convicted of any other driving offences (excluding parking tickets) or have you had your driver's license suspended or revoked?

YES	NO	YES	NO
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If "YES" to questions 14-2(C) or (D) provide drivers license # Life 1 \_\_\_\_\_ Life 2 \_\_\_\_\_

Life #	Dates (mm/yyyy)	Details of Violation

E. In the last 10 years have you been charged with or convicted of or pleaded guilty to any criminal offence or financial services regulatory offence (including securities regulators), or are any such charges pending?

LIFE 1		LIFE 2	
YES	NO	YES	NO
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If "YES", complete:

Life #	Nature of the offence	Date charged (mm/yyyy)	Sentence details: including imprisonment, fine, suspended sentence, conditional discharge, probation	Date Sentence and any Probation completed (mm/yyyy)



P00085080

APPLICATION FOR LIFE AND/OR CRITICAL ILLNESS INSURANCE

SECTION 14 – GENERAL INFORMATION

Questions 14-3 to 14-7: To be completed by all Proposed Lives Insured exact age 16 and over.

14-3. Have you smoked any cigarettes or used any other tobacco or nicotine based products, or smoking cessation aids within the last 12 months?

If "YES", complete:

Table with columns LIFE 1 and LIFE 2, and rows YES/NO for each.

Table for LIFE 1 with columns Product, Amount, and Frequency. Includes rows for Cigars/cigarillos and Cigarettes, pipe, chewing tobacco, etc.

Table for LIFE 2 with columns Product, Amount, and Frequency. Includes rows for Cigars/cigarillos and Cigarettes, pipe, chewing tobacco, etc.

14-4. a) Have you used any form of marijuana or hashish within the last 5 years? b) Was it prescribed by your physician?

If "YES", complete:

Table with columns LIFE 1 and LIFE 2, and rows YES/NO for each.

Table for LIFE 1 with columns Amount, Frequency, and Date last used.

Table for LIFE 2 with columns Amount, Frequency, and Date last used.

14-5. Have you ever used unprescribed drugs or experimented with drugs or narcotics such as ecstasy, cocaine, LSD, heroin, amphetamines, barbiturates, anabolic steroids or similar agents?

If "YES", complete Drug Use Questionnaire, Form # 1326.

Table with columns LIFE 1 and LIFE 2, and rows YES/NO for each.

14-6. Do you drink alcohol?

If "YES", complete:

Table with columns LIFE 1 and LIFE 2, and rows YES/NO for each.

Table for LIFE 1 with columns Product, Amount consumed, and Frequency. Includes rows for Beer, Wine, and Liquor.

Table for LIFE 2 with columns Product, Amount consumed, and Frequency. Includes rows for Beer, Wine, and Liquor.

14-7. Have you ever been treated or counselled for alcohol consumption or abuse, or has someone ever recommended that you seek treatment or counselling for alcohol consumption or abuse or to reduce your alcohol consumption?

If "YES", complete Drinking Habits Questionnaire, Form # 1325.

Table with columns LIFE 1 and LIFE 2, and rows YES/NO for each.





SECTION 14 – GENERAL INFORMATION

14-8. To be completed for all Proposed Lives Insured under exact age 16:

A. Are all other children in the family insured?  YES  NO

If "YES", indicate the amount of life insurance:

Table with 6 columns: Sibling #1-6 and amount in dollars.

Reason for difference, if any:

Empty box for reason for difference.

B. What is the total amount of life insurance/critical illness insurance in effect on each of the child's parents?

Table with 2 columns: Parent #1 and Parent #2, each with a dollar amount field.

C. What is the gross earned income of each of the child's parents?

Table with 2 columns: Parent #1 and Parent #2, each with a dollar amount field.

SECTION 15 – CHILD'S STATEMENT OF HEALTH FOR CHILDREN'S PROTECTION RIDER (CPR)

Complete this section only if you are applying for a Children's Protection Rider.

Table titled CHILDREN'S PROTECTION RIDER with columns: Child's name, Gender, Date of birth, Height, Weight, Relationship to Proposed Life Insured.



P00085080

APPLICATION FOR LIFE AND/OR CRITICAL ILLNESS INSURANCE

**SECTION 15 – CHILD’S STATEMENT OF HEALTH FOR CHILDREN’S PROTECTION RIDER (CPR)**

**15-1. Has there ever been an application for life or critical illness insurance on any of these children that was declined, rated, postponed, offered with restrictions, cancelled or modified in any way?**

If "YES", identify the child and provide details below.

YES NO

**15-2. If any of the children is less than 2 years of age, was the birth premature by less than 36 weeks gestation or is there any indication of failure to thrive or gain weight or have you been told the child is not meeting developmental or growth milestones?**

If "YES", identify the child and provide details and birth weight below.

YES NO

**15-3. Do any of the children have any physical or mental health impairment or have they had any illness, impairment or injury that has required treatment, surgery, or hospitalization?**

If "YES", identify the child and provide details below.

YES NO

**15-4. Are any of the children on medication or has any treatment or diagnostic test been advised that has not been completed?**

If "YES", identify the child and provide details below.

YES NO

**15-5. Have any of the children been treated, tested for or had a symptom or indication of autism, cancer, cerebral palsy, congenital heart disease, cystic fibrosis, Down’s syndrome, developmental delay or muscular dystrophy?**

If "YES", identify the child and provide details below.

YES NO

**15-6. Do any of the children reside at a different address from the Proposed Lives Insured or Owner?**

If "YES", identify the child and provide details below.

YES NO

Question	Name of Child	Details (including dates, doctor name, medications, dosage etc.)



SECTION 16 – HEALTH INFORMATION

Note: Signatures of all children who have attained age 16, (18 in Quebec) are required in Section 17.

To be completed for all Proposed Lives Insured(s) applying for Life Insurance and Critical Illness Insurance. Questions to be answered by all Person(s) attained age 16 and over or Parent or Legal Guardian on behalf of Children under attained age 16. Completion of this section is not required if a paramedical or medical Part II is required.

IMPORTANT - when completing your application:

Do not provide any information about genetic tests. A "genetic test" is a test that analyzes DNA, RNA or chromosomes for purposes such as the prediction of disease or vertical transmission risks, monitoring, diagnosis or prognosis.

Do include information about treatment for or symptoms, complaints or indication of a genetic condition. When asked about family history, include any genetic conditions in your response.

LIFE 1
Given name:
Last name:
16-1. Height: Weight:
Have you had any weight change in the past year?
Gain: Loss:
Reasons for weight change:
Are you pregnant?
If yes, Pre-pregnancy weight
Due date
16-2. Name and address of medical or health care advisor or medical clinic:
Date last consulted (dd/mm/yyyy):
Reason for last medical consultation:
At the last medical consultation was: (i) a diagnosis made; (ii) treatment or medication prescribed; (iii) test results obtained or provided; or (iv) follow-up advised?

LIFE 2
Given name:
Last name:
16-1. Height: Weight:
Have you had any weight change in the past year?
Gain: Loss:
Reasons for weight change:
Are you pregnant?
If yes, Pre-pregnancy weight
Due date
16-2. Name and address of medical or health care advisor or medical clinic:
Date last consulted (dd/mm/yyyy):
Reason for last medical consultation:
At the last medical consultation was: (i) a diagnosis made; (ii) treatment or medication prescribed; (iii) test results obtained or provided; or (iv) follow-up advised?

16-3. If the child is less than 2 years of age, was the birth premature by less than 36 weeks gestation or is there any indication of failure to thrive or gain weight or have you been told the child is not meeting developmental or growth milestones?

YES NO

If "YES", identify the child and provide details and birth weight below.

Table with 2 columns: Name of Child, Details (including dates, doctor name, medications, dosage etc.)



P00085080

APPLICATION FOR LIFE AND/OR CRITICAL ILLNESS INSURANCE

SECTION 16 – HEALTH INFORMATION

16-4. Family History: Has any family (father, mother, brother or sister) member ever been diagnosed with:

- Alzheimer’s disease
- heart disease
- multiple sclerosis
- retinitis pigmentosa
- amyotrophic lateral sclerosis (ALS or Lou Gehrig’s disease)
- Parkinson’s disease
- any other hereditary disease or disorder
- cancer (include type)
- hepatitis
- stroke
- diabetes (include type)
- Huntington’s chorea
- polycystic kidney disease
- any other motor neuron disease

LIFE 1		LIFE 2	
YES	NO	YES	NO
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If “YES”, complete:

Life #	Family member: Father, Mother, Sisters and Brothers	Condition	Age at onset	Age if living	Age at death

16-5. Heart and circulatory system: Have you ever been treated for or had any symptoms, complaints or indication of:

- aneurysm
- chest pain or shortness of breath
- heart murmur
- high cholesterol (hyperlipidemia)
- stroke or cerebrovascular accident (CVA)
- pacemaker
- angina
- coronary artery disease (CAD) including Bypass/angioplasty
- heart attack (myocardial infarction)
- irregular heart beat, pulse
- transient ischemic attack (TIA)
- blood clot
- high blood pressure (hypertension)
- peripheral vascular disease (poor circulation)
- any other disease or disorder of the heart or blood vessels

LIFE 1		LIFE 2	
YES	NO	YES	NO
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If “YES”, provide details in section 16-22.

16-6. Abnormal growths or malignancy: Have you ever been treated for or had any symptoms, complaints or indication of:

- abnormal mammogram
- polyp
- any other growths or malignancies
- cancer
- tumour
- leukemia
- basal cell carcinoma
- lump/cyst
- melanoma
- lymphoma

LIFE 1		LIFE 2	
YES	NO	YES	NO
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If “YES”, provide details in section 16-22.

16-7. Blood, glandular and endocrine system: Have you ever been treated for or had any symptoms, complaints or indication of:

- abnormal blood sugar
- goiter
- a bleeding disorder
- any other thyroid or endocrine disease or disorder
- diabetes
- hyperthyroidism/hypothyroidism
- anemia
- gestational diabetes
- lymph, adrenal or pituitary gland disease or disorder
- hemophilia
- any other blood disease or disorder

LIFE 1		LIFE 2	
YES	NO	YES	NO
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If “YES”, provide details in section 16-22.

16-8. Gastrointestinal system: Have you ever been treated for or had any symptoms, complaints or indication of:

- cirrhosis
- hepatitis (including carrier state)
- pancreatitis
- ulcer (peptic or gastric)
- Crohn’s disease
- irritable bowel syndrome
- persistent diarrhea
- ulcerative colitis
- diverticulitis
- jaundice
- rectal or intestinal bleeding
- any other disease or disorder of the esophagus, intestine, rectum, pancreas, stomach or liver

LIFE 1		LIFE 2	
YES	NO	YES	NO
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If “YES”, provide details in section 16-22.

**SECTION 16 – HEALTH INFORMATION****16-9. Ears, eyes, nose, throat and mouth: Have you ever been treated for or had any symptoms, complaints or indication of: (excluding routine check-ups, tonsillectomy, adenoidectomy, sinusitis, or other disorder requiring eye glasses, contact lenses or ear tubes):**

- blindness
- glaucoma
- labyrinthitis
- any other disease or disorder of ears, eyes, nose, throat or mouth
- blurred or double vision
- impaired hearing
- optic neuritis
- deafness
- impaired sight
- tinnitus

LIFE 1		LIFE 2	
YES	NO	YES	NO
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If "YES", provide details in section 16-22.

**16-10. Respiratory system: Have you ever been treated for or had any symptoms, complaints or indication of :**

- asthma
- chronic obstructive pulmonary disease (COPD)
- chronic bronchitis
- cystic fibrosis
- emphysema
- persistent cough
- sarcoidosis
- sleep apnea
- tuberculosis
- any other respiratory disease or disorder

LIFE 1		LIFE 2	
YES	NO	YES	NO
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If "YES", provide details in section 16-22.

**16-11. Mental Health: Have you ever been treated for or had any symptoms, complaints or indication of:**

- attention deficit disorder
- burnout
- anxiety
- chronic fatigue
- depression
- eating disorder
- bipolar disorder
- schizophrenia
- suicide attempt or ideation
- any other psychological, developmental, emotional or behavioural disorder

LIFE 1		LIFE 2	
YES	NO	YES	NO
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If "YES", provide details in section 16-22.

**16-12. Skin and connective tissue: Have you ever been treated for or had any symptoms, complaints or indication of (excluding poison ivy, contact dermatitis, acne, rosacea, sunburn and eczema):**

- dysplastic nevi or nevus
- lupus
- psoriasis
- scleroderma
- any other lesions, freckles or moles that have changed in size, colour or bleed
- any other skin disease or disorder

LIFE 1		LIFE 2	
YES	NO	YES	NO
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If "YES", provide details in section 16-22.

**16-13. Kidney, bladder and reproductive system: Have you ever been treated for or had any symptoms, complaints or indication of:**

- abnormal pap smear
- abnormal prostate specific antigen (PSA)
- hysterectomy
- kidney stone(s)
- nephritis
- uterine fibroid
- sexually transmitted infection
- sugar, blood or protein in the urine
- any other kidney or bladder disease or disorder
- any other reproductive, prostate or breast related disease or disorder

LIFE 1		LIFE 2	
YES	NO	YES	NO
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If "YES", provide details in section 16-22.



P00085080

APPLICATION FOR LIFE AND/OR CRITICAL ILLNESS INSURANCE

SECTION 16 – HEALTH INFORMATION

16-14. Musculoskeletal system: Have you ever been treated for or had any symptoms, complaints or indication of:

- arthritis • chronic fatigue • chronic pain syndrome
• fibromyalgia • muscular dystrophy • numbness or weakness of any arm or leg
• paralysis • any other disease or disorder of the muscles, joints, limbs, back or bones

If "YES", provide details in section 16-22.

Table with 2 columns: LIFE 1, LIFE 2. Each column has YES and NO options with checkboxes.

16-15. Nervous system: Have you ever been treated for or had any symptoms, complaints or indication of:

- Alzheimer's disease • amyotrophic lateral sclerosis (ALS) • cerebral palsy
• cognitive impairment • coma • dementia
• developmental delay or Down's syndrome • dizziness or vertigo • epilepsy or seizures
• fainting or syncope • loss of sensation, speech or balance • multiple sclerosis (MS)
• Parkinson's disease • any other motor neuron disease or disorder • tremor
• severe headache • post concussion syndrome • Autism
• any other congenital neurological disease or disorder • any other disease or disorder of the brain or nervous system

If "YES", provide details in section 16-22.

Table with 2 columns: LIFE 1, LIFE 2. Each column has YES and NO options with checkboxes.

16-16. Immune system: Have you ever been treated for or had any symptoms, complaints or indication of:

- AIDS • HIV • any other immune system disease or disorder

If "YES", provide details in section 16-22.

Table with 2 columns: LIFE 1, LIFE 2. Each column has YES and NO options with checkboxes.

16-17. In the last 5 years have you had any of the following medical or diagnostic tests:

- ECG • X-ray • CT scan • MRI • Colonoscopy
• ultrasound • biopsy • blood test • any other medical or diagnostic tests

If "YES", provide details in section 16-22.

Table with 2 columns: LIFE 1, LIFE 2. Each column has YES and NO options with checkboxes.

16-18. In the last 5 years have you had an illness or injury which prevented you from performing your usual activities or the regular duties of your occupation for a period exceeding 2 weeks?

If "YES", provide details in section 16-22.

Table with 2 columns: LIFE 1, LIFE 2. Each column has YES and NO options with checkboxes.

16-19. Do you have any symptoms, complaints or indication, including persistent or undiagnosed pain, regarding your health for which you have not yet consulted a physician or received medical treatment?

If "YES", provide details in section 16-22.

Table with 2 columns: LIFE 1, LIFE 2. Each column has YES and NO options with checkboxes.

16-20. Do you have any medical conditions, not addressed in the previous questions in this Section 16, for which you have been or are being investigated, under observation, tested or treated for, or for which you are currently awaiting investigation, observation, testing, test results or treatment?

If "YES", provide details in section 16-22.

Table with 2 columns: LIFE 1, LIFE 2. Each column has YES and NO options with checkboxes.

16-21. Are you taking any prescribed or non-prescribed medication including herbal or holistic treatment (excluding vitamins), for any symptoms, complaints, indication or medical conditions not addressed in the previous questions in this Section 16?

If "YES", provide details in section 16-22.

Table with 2 columns: LIFE 1, LIFE 2. Each column has YES and NO options with checkboxes.





## SECTION 17 - PRIVACY CONSENT

### THE OWNER(S) AND THE PROPOSED LIFE INSURED(S):

1. Declare and agree that the personal information willingly provided by me/us to the independent insurance broker/advisor and/or The Equitable Life Insurance Company of Canada (the "Company"), collected on this Application and held in their files, will be used by the Company for the purposes of underwriting, servicing, administration, determining Canadian or foreign tax payor status, claims processing and adjudication related to this Application, any resulting insurance and any supplementary documents.
2. Understand and authorize that for the above purposes the personal information on file is accessible to, and may be exchanged with: authorized employees of the Company; MIB LLC, as provided for in the MIB Notice; the Company's sales distribution network; other insurers and participating reinsurer(s); service providers and other companies retained by the Company; medical professionals; Canadian or foreign tax authorities; and any other person or party whom I/we authorize.
3. Acknowledge receiving the Notice Regarding MIB and authorize the Company to obtain information from the MIB, LLC.
4. Consent to the obtaining of a consumer report (credit report) containing personal and/or credit information.
5. Acknowledge that the Company may use automated processing with respect to the issuance and administration of the policy(ies) I/we have applied for.
6. Authorize the Company to perform all tests, including, without limitation, examinations, x-rays, electrocardiograms, and blood tests as may be required to underwrite this Application for insurance. Such tests may include tests to determine the presence of various diseases including the antibodies or virus related to Acquired Immunodeficiency Syndrome (AIDS). The Company may disclose to its reinsurer(s), my/our attending physician(s), health service providers, and the MIB, the results of all such tests and personal information necessary to fulfill any of the identified purposes in this Application. I/we understand and agree that any positive results for HIV, hepatitis, or any other communicable diseases will be reported to the appropriate Public Health Authority.
7. Acknowledge that my/our personal information may be processed and stored outside of Canada and may therefore be subject to the laws of those jurisdictions. If my/our policy is issued in Quebec, my personal information will be stored outside Quebec.
8. Authorize the Motor Vehicle Division in any province requiring such authorization to permit the Company or any investigative agency on behalf of the Company to be given a copy of all driving record information relevant to this Application.
9. Authorize any physician, practitioner, hospital, clinic, or other medical-related facility, insurance company, the MIB or any other organization, institution or person that has any record or knowledge of the person(s) on whose life (lives) this insurance is applied for, or his/her (them or their) health, to give full particulars of such information, including any prior medical history, to the Company or its reinsurers, and authorize the Company to disclose such information to my/our attending physician(s).
10. Authorize the Company to provide my health, medical and lifestyle information obtained during its underwriting process, regardless of the source, to my advisor for the purposes of explaining to me any adverse assessment of my insurability.
11. Consent to the use of my/our email addresses to establish a Client Access account and provide associated notices, electronically deliver policy documents and communicate electronically for other policy administration purposes.
12. Consent and agree to: (a) this Application being transmitted to the Company electronically and received by the Company as the Owner's original application for insurance; and (b) electronic delivery to me/us of the policy, if issued, and any other documents or future written communications relating to the policy.
13. Agree that a photostatic or electronic copy of these authorizations shall be as valid as the original.
14. See [www.equitable.ca](http://www.equitable.ca) for further details about the Company's privacy practices and for information about how to contact the Company's Privacy Officer.

## SECTION 17.1 - LEGAL INFORMATION

### THE OWNER(S) AND THE PROPOSED LIFE INSURED(S) DECLARE AND AGREE THAT:

1. I/we certify that the information provided on this form is current, correct and complete. For Universal Life and Whole Life policies, I/we will notify The Equitable Life Insurance Company of Canada (the "Company") within 30 days of any change to my/our name, address, email address, occupation, identification information, tax residency, US citizenship status or tax identification numbers.
2. The insurance being applied for in this Application or such insurance approved by the Company shall not take effect unless:
  - a) Acknowledge receiving the Notice Regarding MIB and authorize the Company to obtain information from the MIB, LLC.
  - b) Consent to the obtaining of a consumer report (credit report) containing personal and/or credit information.
  - c) The first policy premium is paid; and
  - d) there is no change in the insurability of the Proposed Life Insured(s) between the date this Application was signed by the Proposed Life Insured(s) and: (i) the date of delivery of the Critical Illness policy to the Owners; or (ii) the date of delivery of the life policy to the Owners resident in Provinces and Territories other than Quebec; or (iii) the date the Application for a life policy is accepted by the Company without modification for Owners resident in Quebec.
3. Knowledge of or notice to any person shall not constitute knowledge of or notice to the Company unless disclosed in this Application. No person,





- other than an Authorized Officer of the Company, shall have authority to place the Company under any risk or obligation, or approve insurability.
4. Acceptance of any policy issued on this Application shall be a ratification of any changes or corrections in or additions to this Application which the Company may make in the Endorsements.
  5. If the Application is made by an Owner other than a Proposed Life Insured: (a) any policy issued under this Application, including all rights thereunder, shall be under the full control of the Owner, subject to the provisions of such policy; and (b) the person(s) on whose life (lives) this insurance is applied for consents to the insurance being placed on his/her (their) life (lives).
  6. They know of nothing not disclosed in the Application affecting the insurability of the Proposed Life Insured(s).
  7. FAILURE TO DISCLOSE EVERY FACT WITHIN THE OWNER(S) AND PROPOSED LIFE INSURED(S) KNOWLEDGE THAT IS MATERIAL TO THE INSURANCE BEING APPLIED FOR, OR MATERIAL TO THE INSURABILITY OF THE PROPOSED LIFE INSURED(S), OR, ANY MISREPRESENTATION OR MISSTATEMENT OF ANY FACTS, STATEMENTS, INFORMATION OR ANSWERS GIVEN AND CONTAINED IN THE APPLICATION, INCLUDING ANY PARAMEDICAL OR MEDICAL PART II AND ANY WRITTEN STATEMENTS GIVEN AS EVIDENCE OF INSURABILITY SHALL RENDER ANY INSURANCE ISSUED IN CONNECTION WITH THE APPLICATION VOIDABLE BY THE COMPANY.
  8. I/we acknowledge:
    - (a) receiving from my/our Advisor disclosure of and an explanation of: the companies the Advisor represents, licensing, commissions, additional compensation, conflicts of interest, the MIB Notice, and if applicable the Temporary Insurance Agreement or Agreements; and
    - (b) reviewing the Sales Illustration with my/our Advisor and understanding the Sales Illustration.
  9. I/we request all future correspondence from the Company in  ENGLISH  FRENCH
  10. All signatures for withdrawals from the account are present in this Application, and all terms and conditions set out in the "PAD" in SECTION 10 are understood and agreed upon. NOTE: if withdrawals are to be made from a joint account both account owners must sign if my/our bank or financial institution requires both signatures.

**MARKETING CONSENT:**

1. The Owner(s) and the Proposed Life Insured(s) authorize the Company to use the information in this Application and its existing files to provide information to me/us about its other products and services.  YES  NO

Signed at _____		this _____	of _____	20 _____	
(city)	(province)	(day)	(month)	(year)	

Signature(s) of Owner(s)	Signed by Insurance INTEL
--------------------------	---------------------------

If the Owner is a corporation or other entity:

- affix Corporate Seal if available and have Authorizing Officer(s) sign and indicate title(s) above
- all Proposed Life Insured(s) must sign below even if they signed as an Authorizing Officer

LIFE 1	
--------	--

LIFE 2	
--------	--

**\*Signature of Proposed Life Insured if other than Owner**

**\*Signature of Proposed Life Insured if other than Owner**

\*Signature required for each Proposed Life Insured who has attained age **16, (18 in Quebec)** at the date hereof.

\*Signature of parent/legal guardian of children under attained age **16, (18 in Quebec)**

CHILD	
-------	--

**Signature of child to be insured under CPR in Section 15 if age 16 or over (all provinces except Quebec)**

PAYOR	
-------	--

**Signature of Payor(s) under P.A.D. in Section 10 if other than Owner**

ADVISOR/ WITNESS	
---------------------	--

**\*\*Witness to all Signatures**

\*\* Must be a disinterested third party who is not named as an insured, owner, payor, beneficiary or trustee on the Application.

Witness name and address if other than the Advisor:	
--	--



P00085080

APPLICATION FOR LIFE AND/OR CRITICAL ILLNESS INSURANCE

**SECTION 18 - TRANSLATION AGREEMENT AND DECLARATION**

Was this application translated for any Proposed Life Insured(s) and/or owner(s) in a language other than English?  Yes  No  
if "Yes", you must complete the sub sections below.

- Note:** The translator must be 18 years of age or older and may not be:
- a beneficiary,
  - an Owner,
  - Proposed Life Insured, or
  - any other person who has an interest in the policy (excluding the advisor).

**18.1 Proposed Life Insured(s) and/or Owner(s) agreement**  
In this section, you and your refer to the Proposed Life Insured(s) and/or Owner(s).

**1. Who was this application translated for in a language other than English?**

Life 1     Life 2     Owner 1     Owner 2

**2. Do you agree that your answers to the questions asked and translated for you are complete and true, and do you understand they form part of the application?**

Life 1  Yes  No    Life 2  Yes  No    Owner 1  Yes  No    Owner 2  Yes  No

**Note:** If "No", we are unable to continue with your application at this time. The application must not be submitted.

**3. Do you also agree that this application was fully explained to you in your preferred language, and do you understand the content provided by the translator?**

Life 1  Yes  No    Life 2  Yes  No    Owner 1  Yes  No    Owner 2  Yes  No

**Note:** if "No". we are unable to continue with your application at this time. The application must not be submitted.

**4. Name of person who provided the translation:**

Translator's first name	Middle initial	Last name
-------------------------	----------------	-----------

**5. Relationship to Proposed Life Insured(s) and/or Owner(s):**

Life 1	<input type="checkbox"/> Advisor <input type="checkbox"/> Other Indicate _____	Owner 1	<input type="checkbox"/> Advisor <input type="checkbox"/> Other Indicate _____
Life 2	<input type="checkbox"/> Advisor <input type="checkbox"/> Other Indicate _____	Owner 2	<input type="checkbox"/> Advisor <input type="checkbox"/> Other Indicate _____

**6. In what language were the questions translated?**

Proposed Life Insured 1		Owner 1	
Proposed Life Insured 2		Owner 2	

**18.2 Translator's declaration/signature**

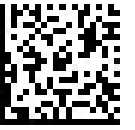
In this section, you and your refer to the translator.

By signing below, you declare that for any Proposed Life Insured(s) and/or Owner(s) indicated above in sub-section 18.1, you:

- faithfully and truly translated this application and the answers provided to you,
- read over the entire contents of this application and explained the nature and contents to be completed, and
- everyone appeared to understand the contents of this application and provided all requested information.

You also declare that you do not have any interest in this application and are age 18 or older.

Province signed	Date (dd/mm/yyyy)	Translator's signature (if other than advisor)
-----------------	-------------------	--



**SECTION 19 - TEMPORARY LIFE AND/OR TEMPORARY CRITICAL ILLNESS INSURANCE REQUEST**

**TEMPORARY LIFE INSURANCE REQUEST**

The Owner(s) and Proposed Life Insured, or the Proposed Life Insureds if a joint life application, in the Application for Life Insurance (the "Application") (excluding the children to be insured under the Children's Protector Rider) request Temporary Life Insurance Coverage, but understand that the Temporary Life Insurance will NOT become effective if:

- a) the Proposed Life Insured, or any of the Proposed Life Insureds if a joint life application, answers YES or fails to provide an answer to any of the Life questions below, or
- b) payment of at least 1/12 of the annual premium is not submitted with the Application by way of cheque or PAD withdrawal authorization, or
- c) the payment has not been honored upon first presentation for payment.

If any of the above are applicable, then no Temporary Life Insurance is provided and the Temporary Life Insurance Agreement is VOID.

**TEMPORARY CRITICAL ILLNESS INSURANCE REQUEST**

**Note:** If the Application includes a Critical Illness rider, where the Application is for a multi-life or for a joint life policy, the Temporary Critical Illness Insurance health questions must be completed for each Proposed Life Insured for whom Temporary Critical Illness Insurance coverage is being requested.

The Owner(s) and Proposed Life Insured(s) in the Application request Temporary Critical Illness Insurance Coverage, but understand that the Temporary Critical Illness Insurance will NOT become effective if:

- a) the Proposed Life Insured answers YES or fails to provide an answer to any of the Critical Illness Insurance questions below, or
- b) payment of at least 1/12 of the annual premium is not submitted with the Application by way of cheque or PAD withdrawal authorization, or
- c) the payment has not been honored upon first presentation for payment.

If any of the above are applicable, then no Temporary Critical Illness Insurance is provided and the Temporary Critical Illness Insurance Agreement is VOID.

Eligibility for Temporary Life Insurance is subject to the Terms and Conditions of the Temporary Life Insurance Agreement. Eligibility for Temporary Critical Illness Insurance is subject to the Terms and Conditions of the Temporary Critical Illness Insurance Agreement.

Has (have) the Proposed Life Insured(s):

- 1) Ever been treated for or had any known symptoms, complaints or indication of:
  - stroke, chest pain, cancer, tumours, chronic kidney or liver disease .....
  - Acquired Immunodeficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or any other immunological disorder? .....
- 2) Within the last 90 days, been admitted to a medical facility, been advised to be admitted to a medical facility, or had a diagnostic test and/or surgery recommended or performed (other than normal childbirth)? .....
- 3) Ever had an application for Life or Critical Illness Insurance on their life (lives) declined, and/or received a Life or Critical Illness insurance policy that was postponed, rated or modified in any way? .....
- 4) Within the last 12 months, been absent from work, regular occupation, or unable to perform regular daily activities for 15 or more consecutive days because of illness or injury? .....
- 5) Passed their 65th birthday, or not reached at least 15 days of age for Life applications or 30 days for Critical Illness applications? .....
- 6) Ever been treated for or had any known symptoms, complaints or indication of heart or blood vessel disease, not including high blood pressure? (Required for Life Requests only) .....
- 7) Ever been treated for or had any known symptoms, complaints or indication of heart or blood vessel disease, including high blood pressure? (Required for Critical Illness Requests only) .....

LIFE 1		LIFE 2	
YES	NO	YES	NO
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

ANY MISREPRESENTATION OR MISSTATEMENT IN THE ANSWERS GIVEN ABOVE OR IN THE APPLICATION, INCLUDING ANY PART II AND ANY WRITTEN STATEMENTS GIVEN AS EVIDENCE OF INSURABILITY SHALL RENDER ANY TEMPORARY LIFE INSURANCE AND/OR ANY TEMPORARY CRITICAL ILLNESS INSURANCE VOIDABLE BY THE COMPANY.



P00085080

APPLICATION FOR LIFE AND/OR CRITICAL ILLNESS INSURANCE

**SECTION 19 - TEMPORARY LIFE AND/OR TEMPORARY CRITICAL ILLNESS INSURANCE REQUEST**

The Owner(s) and the Proposed Life Insured(s) requesting temporary insurance coverage: acknowledge that they have read, understand and agree to the provisions of the Request(s) and to the terms and conditions contained in the Temporary Life Insurance Agreement and/or the Temporary Critical Illness Insurance Agreement.

Signed at \_\_\_\_\_ this \_\_\_\_\_ of \_\_\_\_\_ 20 \_\_\_\_\_.  
(city) (province) (day) (month)

Signature(s) of Owner(s)

(If Owner is a corporation, affix Corporate Seal if available and have Authorizing Officer(s) sign and indicate title(s).

LIFE 1

**\*Signature of Proposed Life Insured if other than Owner**

LIFE 2

**\*Signature of Proposed Life Insured if other than Owner**

Other

**\*Signature of Proposed Life Insured if other than Owner**

ADVISOR/  
WITNESS

**\*\*Witness to all Signatures**

\*Signature required for each Proposed Life Insured who has attained age **16, (18 in Quebec)** at the date hereof.

\*Signature of parent/legal guardian of children under attained age **16, (18 in Quebec)**

\*\* Must be a disinterested third party who is not named as an insured, owner, payor, beneficiary or trustee on the Application.

Witness name and address if other than the Advisor:



SECTION 20 – ADVISOR’S REPORT

UNDERWRITING REQUIREMENTS

It is the responsibility of the advisor/MGA to order Underwriting Requirements (APS excluded). The Underwriters may, at their discretion, order any additional requirements deemed necessary. Recent evidence (within the past 12 months) may be considered. Please contact Head Office for any additional requirements.

Table with columns: Underwriting Requirements, Life 1, Ordered, Life 2, Ordered, Comments/order number(s). Rows include M.D. Medical, Paramedical, Electrocardiogram, Blood Profile, PSA, Urine (HIV), Inspection Report, Treadmill Electrocardiogram, Motor Vehicle Report, Financial Statements, Order Shared Evidence, and Other.

- 1. Has there been prior contact with Head Office regarding the Proposed Life Insured(s)?
2. Are you or the servicing advisor the Proposed Life Insured(s), the owner, payor or beneficiary on this policy?
3. Are you or the servicing advisor a related party to the Proposed Life Insured(s) or Owner(s)?
4. Do you know of:
5. Was this sale derived from a financial needs analysis?
6. I have made a reasonable effort to determine if the Owner(s) are acting on behalf of a third party.
7. I have reviewed and explained the Sales Illustration to the Owner(s)

Table with columns YES and NO for each question in the list above.





**SECTION 20 – ADVISOR’S REPORT**

- 8. I confirm that I have disclosed the following to the Owners:**.....
- a) the life or critical illness policy, if issued, is underwritten and managed by Equitable Life of Canada;
  - b) the company or companies I represent;
  - c) I am an independent broker/advisor representing Equitable Life of Canada;
  - d) I am a life agent licensed by the Insurance Council of British Columbia and/or the Financial Services Commission of Ontario, if applicable;
  - e) I receive compensation and will continue receiving servicing/renewal commissions, if a policy is issued and comes into effect, and if it remains in force;
  - f) I may be eligible for additional compensation, such as bonuses and travel incentives, depending on the volume or persistency of business I place with Equitable Life of Canada;
  - g) I have disclosed any conflicts of interest I may have regarding this Application.
- 9. I have reviewed the information provided in this Application with the proposed Owner(s) and to the best of my knowledge, it is complete and true** .....

YES	NO
<input type="checkbox"/>	
	<input type="checkbox"/>

**ADVISOR’S NOTES:** \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**ADVISOR’S INFORMATION:**

MGA Name: \_\_\_\_\_ MGA No: \_\_\_\_\_  
 MGA Phone: \_\_\_\_\_ MGA Fax: \_\_\_\_\_ MGA Email: \_\_\_\_\_

List the advisors involved in this sale. Enter the Advisor’s name as it appears on their provincial licence.

Advisor’s Name	Advisor’s No	Servicing	Commission %	Advisor’s Phone	Advisor’s Fax
		<input type="checkbox"/>			
		<input type="checkbox"/>			
		<input type="checkbox"/>			

All correspondence to Advisor in  English  French

\_\_\_\_\_  
Advisor’s Email Address

\_\_\_\_\_  
Supervisor’s Email Address

\_\_\_\_\_  
Advisor’s Signature

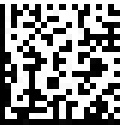
\_\_\_\_\_  
Supervising Advisor’s Signature

\_\_\_\_\_  
Date (dd/mm/yyyy)

\_\_\_\_\_  
Date (dd/mm/yyyy)





**SECTION 21 – TEMPORARY LIFE INSURANCE AGREEMENT****Temporary Life Insurance Agreement**

This Temporary Life Insurance Agreement ("Agreement") with The Equitable Life Insurance Company of Canada ("Company") provides a LIMITED AMOUNT of life insurance coverage for a LIMITED PERIOD, subject to the Conditions and Terms of this Agreement, outlined below.

**CONDITIONS**

Temporary Life Insurance under this Agreement commences on the date the last of the Owner(s) and Proposed Life Insured(s) signed the Temporary Life Insurance Request, if:

- a) All questions in the Temporary Life Insurance Request have been answered "NO" by the Proposed Life Insured, or by both Proposed Life Insureds if a joint life application; and
- b) Payment of at least 1/12 of the annual premium for the Life insurance applied for on the Application has been submitted with this Application by way of cheque or PAD withdrawal authorization; and
- c) The payment has been honoured upon first presentation for payment.

**TERMS**

1. If the Proposed Life Insured, or one or both of the Proposed Life Insureds if a joint life application, dies while insurance under this Agreement is in effect, the amount of insurance under this Agreement will be the lesser of the Amount of Insurance applied for on the Application (including any Additional Accidental Death Benefit provided death occurs as a result of any accident under the terms of the policy to be issued, any Term Rider (excluding any Critical Illness Rider), and any Initial Enhancement Amount on the Equimax Plan) and \$1,000,000. Regardless of the total amount of Temporary Life Insurance in effect for the Proposed Life Insured, or the Proposed Life Insureds if a joint life application, at the date of death under this Agreement and all other Temporary Life Insurance Agreements in effect with the Company, the aggregate amount to be paid under this Agreement and all other Temporary Life Insurance Agreements for the Proposed Life Insured, or both Proposed Life Insureds if a joint life application, shall not exceed \$1,000,000.
2. No benefits will be payable under this Agreement with respect to: a) children to be insured under the Children's Protection Rider; b) Applicant's Death Benefit on the Owner; and c) any Critical Illness Rider.
3. If death of any Proposed Life Insured is as a result of suicide, regardless of their mental state, the liability of the Company under this agreement is limited to the return of the premium paid.
4. If the Company issues a Life insurance policy, the amount of the initial cheque or PAD withdrawal submitted with the Application will be credited toward the first premium due under the policy.
5. Insurance coverage under this Agreement terminates on the earliest of:
  - a) the date the Life insurance policy issued under the Application becomes effective;
  - b) the date the Company mails written notice to the Owner(s) cancelling this Agreement. If the Company issues a life insurance policy, the amount of the initial cheque or PAD withdrawal submitted with the Application will be credited toward the first premium due under the policy;
  - c) ninety days from the date insurance commences under this Agreement;
  - d) the date the Company mails written notice to the Owner(s) informing that the Application for a life insurance policy has been declined or cancelled; or
  - e) the date insurance under this Agreement becomes payable.
6. Any payment made under this Agreement will be governed by the terms of the policy applied for, and will be paid to the Beneficiary named in the Application.
7. No representative of the Company is authorized to modify this Agreement.
8. ANY MISREPRESENTATION OR MISSTATEMENT IN THE ANSWERS GIVEN IN THE TEMPORARY LIFE INSURANCE REQUEST OR IN THE APPLICATION, INCLUDING ANY PART II AND ANY WRITTEN STATEMENTS GIVEN AS EVIDENCE OF INSURABILITY SHALL RENDER ANY TEMPORARY LIFE INSURANCE AND THIS TEMPORARY LIFE INSURANCE AGREEMENT VOIDABLE BY THE COMPANY.



**SECTION 22 – TEMPORARY CRITICAL ILLNESS INSURANCE AGREEMENT****Temporary Critical Illness Insurance Agreement**

This Temporary Critical Illness Insurance Agreement ("Agreement") with The Equitable Life Insurance Company of Canada (the "Company") provides a LIMITED AMOUNT of Critical Illness Insurance for a LIMITED PERIOD of time for 9 critical illness conditions, subject to the Terms and Conditions of this Agreement outlined below for Proposed Life Insured(s) who are applying for Critical Illness Insurance coverage in this Application.

**CONDITIONS**

Temporary Critical Illness Insurance under this Agreement commences on the date the last of the Owner(s) and Proposed Life Insured(s) signed the Temporary Critical Illness Insurance Request, if:

- a) all questions in the Temporary Critical Illness Insurance Request have been answered "NO" by the Proposed Life Insured; and
- b) payment of at least 1/12 of the annual premium for the Critical Illness insurance applied for has been submitted with the Application by way of cheque or PAD withdrawal authorization; and
- c) the payment has been honoured upon first presentation for payment.

**TERMS**

1. If the Temporary Critical Illness Agreement is in effect when the Proposed Life Insured under this Agreement is Diagnosed with one of the 9 Covered Critical Conditions under this Agreement, the Company will pay the lesser of the amount of Critical Illness Insurance applied for on the Application and \$250,000, provided that:
  - a) all the above conditions for this Temporary Critical Illness Insurance Agreement have been satisfied, and
  - b) the Diagnosis of any Covered Critical Condition under this Agreement or the advice to undergo surgery for any Covered Critical Condition under this Agreement requiring surgery must be made by a Specialist who is a licensed medical practitioner practicing medicine in Canada or the United States or any other region as approved by the Company. A Specialist is a person who has been trained in the specific area of medicine relevant to the Covered Condition for which benefit is being claimed and who has been certified by a specialty examining board. The Specialist may not be the Owner, the Proposed Life Insured, or a relative by blood or marriage or a business associate of the Owner or of the Proposed Life Insured. The date of diagnosis shall be the date the Specialist makes the diagnosis of the condition. The diagnosis must be supported by objective medical evidence; and
  - c) the Covered Critical Condition must meet all of the requirements specified in the Definition of Covered Critical Conditions in Paragraph 5; and
  - d) the Proposed Life Insured under this Agreement has satisfied the Survival Period described in Paragraph 7; and
  - e) the Proposed Life Insured under this Agreement has allowed the Company to undertake medical examinations of the Proposed Life Insured under this Agreement when and as often as reasonably required by the Company while the claim under this Agreement is being reviewed.
2. Regardless of the total amount of Temporary Critical Illness Insurance in effect with the Company at the date of diagnosis of a Covered Critical Condition under this Agreement, the aggregate amount to be paid under this Agreement and all other Temporary Critical Illness Insurance Agreements for the Proposed Life Insured shall not exceed \$250,000.
3. The Temporary Critical Illness Insurance Agreement terminates on the earliest of:
  - a) the date the EquiLiving Critical Illness Insurance policy issued under the Application becomes effective;
  - b) the date the Company mails written notice to the Owner(s) informing them that the Application for an EquiLiving Critical Illness policy or Rider has been declined or cancelled;
  - c) the date a benefit under this Agreement becomes payable with respect to each of the Proposed Life Insured(s);
  - d) 90 days from the date insurance commences under this Agreement, unless the Proposed Life Insured under this Agreement has been diagnosed with a Covered Critical Condition under this Agreement and is in the process of satisfying the requirements (including any Survival Period) for the Covered Critical Condition. In this case this Agreement will end on the date the Proposed Life Insured under this Agreement is no longer satisfying the requirements (including any Survival Period) for that Covered Critical Condition; or
  - e) the date the Company mails written notice to the Owner cancelling this Agreement.
4. If the Company issues an EquiLiving Critical Illness Insurance policy, the amount of the initial cheque or PAD withdrawal submitted with the Application will be credited toward the first premium due under the policy.



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APPLICATION FOR LIFE AND/OR CRITICAL ILLNESS INSURANCE

**SECTION 22 – TEMPORARY CRITICAL ILLNESS INSURANCE AGREEMENT**

5. Definition of Covered Critical Conditions:

**Heart Attack:**  
(Acute Myocardial Infarction)

A definite diagnosis of the death of heart muscle due to obstruction of blood flow, that results in a rise and fall of cardiac biochemical markers to levels considered diagnostic of acute myocardial infarction, with at least one of the following:

- heart attack symptoms;
- new electrocardiogram (ECG) changes consistent with a heart attack; or
- development of new pathological Q waves on ECG following an intra-arterial cardiac procedure including, but not limited to, coronary angiography and/or angioplasty.

A 30-day Survival Period following the date of diagnosis applies. The diagnosis of Heart Attack (Acute Myocardial Infarction) must be made by a Specialist.

Exclusions: No benefit will be payable under Heart Attack (Acute Myocardial Infarction) for:

- ECG changes suggestive of a prior myocardial infarction;
- other acute coronary syndromes, including angina pectoris and unstable angina; or
- elevated cardiac biomarkers and/or symptoms that are due to medical procedures or diagnoses other than heart attack.

**Stroke:**  
(Cerebrovascular Accident)

A definite diagnosis of an acute cerebrovascular event caused by intra-cranial thrombosis, hemorrhage, or embolism with:

- acute onset of new neurological symptoms; and
- new objective neurological deficits on clinical examination, persisting for more than 30 days following the date of diagnosis.

These new symptoms and deficits must be corroborated by diagnostic imaging testing showing changes that are consistent in character, location and timing with the new neurological deficits.

A 30-day Survival Period following the date of diagnosis applies. The diagnosis of Stroke (Cerebrovascular Accident) must be made by a Specialist.

Exclusions: No benefit will be payable under Stroke (Cerebrovascular Accident) for:

- Transient Ischaemic Attacks;
- Intracerebral vascular events due to trauma;
- Ischaemic disorders of the vestibular system;
- Death of tissue of the optic nerve or retina without total loss of vision of that eye; or
- Lacunar infarcts which do not meet the definition of stroke as described above.

**Blindness:**

A definite diagnosis of the total and irreversible loss of vision in both eyes, evidenced by:

- the corrected visual acuity being 20/200 or less in both eyes; or,
- the field of vision being less than 20 degrees in both eyes.

The diagnosis of Blindness must be made by a Specialist.

**Deafness:**

A definite diagnosis of the total and irreversible loss of hearing in both ears, with an auditory threshold of 90 decibels or greater within the speech threshold of 500 to 3,000 hertz. The diagnosis of Deafness must be made by a Specialist.

**Loss of Speech:**

A definite diagnosis of the total and irreversible loss of the ability to speak as the result of physical injury or disease, at least 180 days The diagnosis of Loss of Speech must be made by a Specialist.

Exclusions: No benefit will be payable under Loss of Speech for all psychiatric related causes.

**Paralysis:**

A definite diagnosis of the total loss of muscle function of two or more limbs as a result of injury or disease to the nerve supply of those limbs, for a period of at least 90 days following the precipitating event. The diagnosis of Paralysis must be made by a Specialist.

**Loss of Limbs:**

A definite diagnosis of the complete severance of two or more limbs at or above the wrist or ankle joint as the result of an accident or medically required amputation. The diagnosis of Loss of Limbs must be made by a Specialist.

**SECTION 22 – TEMPORARY CRITICAL ILLNESS INSURANCE AGREEMENT**

**Coma:** A definite diagnosis of a state of unconsciousness with no reaction to external stimuli or response to internal needs for a continuous period of at least 96 hours, and for which period the Glasgow coma score must be 4 or less. The diagnosis of Coma must be made by a Specialist.

Exclusions: No benefit will be payable under this condition for:

- a medically induced coma;
- a coma which results directly from alcohol or drug use; or,
- a diagnosis of brain death.

**Severe Burns:** A definite diagnosis of third-degree burns over at least 20% of the body surface. The diagnosis of Severe Burns must be made by a Specialist.

6. Exclusions and Limitations: If any of the above 9 conditions arise directly or indirectly from any of the following, they shall not be a Covered Critical Condition under this Agreement and no Temporary Critical Illness Insurance will apply:
- intentionally self-inflicted injuries, regardless of the state of mind of the Person Insured;
  - war, or any act or incident of war, whether declared or not, or any conflict between the armed services of countries or international organizations;
  - the Person Insured's intentional use or intake of any:
    - prescribed drug or narcotic other than as instructed by a physician;
    - legally available drug or narcotic for sale in Canada or the United States without a prescription, in a manner other than as recommended by the manufacturer;
    - drug or narcotic not legally available in Canada or the United States; or
    - any poisonous substance or intoxicant, including inhalation of toxic gases or fumes;
  - committing or attempting to commit a criminal offence; or
  - operating a motor vehicle while the concentration of alcohol in 100 milliliters of blood exceeds 80 milligrams.
7. Survival Period: Some Covered Critical Conditions require a 30-day Survival Period as specified within their definitions. The Survival Period begins on the date of diagnosis of, or surgery for, a Covered Critical Condition under this Agreement, and ends 30 days following the date of diagnosis of, or surgery for, a Covered Critical Condition under this Agreement, unless otherwise specified in the Definitions of Covered Critical Conditions. The Proposed Life Insured must be alive at the end of the Survival Period and must not have experienced irreversible cessation of all brain functions during the Survival Period.
- If such irreversible cessation occurs, NO Temporary Critical Illness Insurance is payable. If artificial life support is used to sustain the Proposed Life Insured during the Survival Period, the date the Proposed Life Insured experiences irreversible cessation of all brain functions shall be deemed to be the date of death of the Proposed Life Insured for the purposes of this Temporary Critical Illness Insurance Agreement. Determination of irreversible cessation of brain function shall be generally accepted medical criteria. For Covered Critical Conditions that do not have a Survival Period, the Person Insured must be alive at the time the diagnosis is made.
8. Any insurance payable under this Temporary Critical Illness Insurance Agreement will be payable at most once for each Proposed Life Insured under this Agreement regardless of how many additional Covered Critical Conditions the Proposed Life Insured may be diagnosed with, and NO Critical Illness Insurance Policy will be issued by the Company with respect to the Proposed Life Insured for which a benefit was paid.
9. No representative of the Company is authorized to modify this Agreement.
10. ANY MISREPRESENTATION OR MISSTATEMENT IN THE ANSWERS GIVEN IN THE TEMPORARY CRITICAL ILLNESS INSURANCE REQUEST OR IN THE APPLICATION, INCLUDING ANY PART II AND ANY WRITTEN STATEMENTS GIVEN AS EVIDENCE OF INSURABILITY SHALL RENDER ANY TEMPORARY CRITICAL ILLNESS INSURANCE AND THIS TEMPORARY CRITICAL ILLNESS INSURANCE AGREEMENT VOIDABLE BY THE COMPANY.



**SECTION 23 – CONFIRMATION OF ADVISOR/BROKER DISCLOSURE**

The Insurance product you are applying for is underwritten and supplied by Equitable Life of Canada, licensed to conduct business in all provinces and territories of Canada. The advisor/broker soliciting this insurance application is a licensed independent broker representing Equitable Life of Canada through an independent agency, and will receive compensation from Equitable Life of Canada if a policy is issued and comes into effect, and will continue receiving ongoing compensation if you continue to keep the policy in force. The advisor/broker may be eligible for additional compensation, such as bonuses and travel incentives, depending on the volume or persistency of business the advisor/broker places with Equitable Life of Canada during a given time period. You are not obligated to transact any other business with Equitable Life of Canada, the advisor/broker or any other person or entity as a condition of the Application.

**SECTION 24 – NOTICE REGARDING THE MIB, LLC**

Information regarding the insurability of the Proposed Life Insured(s) will be treated as confidential. We or our reinsurer may, however, make a brief report thereon to the MIB, LLC., formerly known as Medical Information Bureau, a non-profit membership organization of life insurance companies, which operates an information exchange on behalf of its members. If the Proposed Life Insured(s) apply(ies) to another MIB member company for life, critical illness or health insurance coverage, or claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information it may have in its file. As a U.S. based company, MIB complies with U.S. privacy laws. MIB protects personal information in a manner similar to Canadian privacy laws.

Upon receipt of a request from you, the MIB will arrange disclosure of any information it may have in your file. If you question the accuracy of information in MIB's file, you may contact MIB and seek a correction. The address of MIB's Information Office is 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734; telephone number (416) 597-0590, or [privacy@mib.com](mailto:privacy@mib.com) for privacy questions.

We or our reinsurer(s) may also release information in our files to other life insurance companies to whom the Proposed Life Insured(s) may apply for life, critical illness 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](http://www.mib.com)

**SECTION 25 – RECEIPT FOR PAYMENT WITH APPLICATION**

NO PAYMENT IS TO BE ACCEPTED WITH THIS APPLICATION AND THE APPLICATION MUST BE SUBMITTED ON A C.O.D. BASIS IF any of the Temporary Life Insurance Request or Temporary Critical Illness Insurance Request questions are answered "YES" or left blank by the Proposed Life Insured, or any of the Proposed Life Insureds if a joint life application.

The Equitable Life Insurance Company of Canada acknowledges receipt of \$ \_\_\_\_\_ paid in connection with an application for insurance on the life / lives and or health of \_\_\_\_\_.

Signed at \_\_\_\_\_ this \_\_\_\_\_ of \_\_\_\_\_ 20 \_\_\_\_\_.  
(city) (province) (day) (month)

Signature of Advisor \_\_\_\_\_

# Works for me.®

Through personal service, superior products and an ongoing commitment to mutuality, Equitable Life can assist you in reaching your financial goals. Whether you're making your first investment, building your financial plan, or looking for ways to protect what is most important to you, we have the solutions you need. With customer-centred staff, and a prudent investment strategy focused on long-term stability, growth and profitability, we also have the focus and expertise you need. In all aspects of your life, we're committed to helping you achieve the financial future you're looking for, by putting you first.

While Equitable Life has made every effort to ensure the accuracy of the information presented here, the policy contract governs in all cases.



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