The Canada Life Assurance Company
Home Office: 330 University Avenue
Toronto, Ontario, Canada M5G 1R8
Mailing Address: P.O. Box 2305
Buffalo, NY 14240-2305

POLICY CHANGE APPLICATION

USE THIS FORM FOR THE FOLLOWING:

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PLEASE NOTE:

PART B – Smoking Questionnaire and Statement of Health – MUST BE COMPLETED for the following requests: Reinstatement, Review of Extra Rating, Non-Smoker Discount, Increase in Face Amount, Addition of Benefit/Rider, orany change that would result in additional risk to the Company.

INSTRUCTIONS:

- Mark the box for each change or service you are requesting.
- This form and all signatures should be in ink.
- SIGNATURE REQUIREMENTS: The owner's signature is required for all requests. If a Corporation is Owner, signatures and titles of two officers, or one officer under Corporate Seal, are required. Witness must be of majority age with no interest in the contract.
- For Addition of Child Rider, complete Form No. 59.
- For Child Policy, complete Form No. 17, Juvenile Non-Medical Form.

POLICY INFORMATION – Please Complete

Policy No. ____________

OWNER INFORMATION:

Name

Address

Social Security or Tax I.D. No.

☐ Check here if new address

INSURED INFORMATION:

Name

Address

Social Security Number

Date of Birth | Place of Birth

☐ Check here if new address

PART A

1. REINSTATEMENT

☐ Please reinstate this policy according to its terms.

☐ Please reinstate the policy on the basis of changing the policy year's date so that the arrears of premium payable on reinstatement will be the minimum acceptable to the Company. A fee will be charged.

2. POLICY CHANGE/INCREASE

Request is hereby made to ☐ change or ☐ increase existing policy to that specified below:

For UNIVERSAL LIFE Plans Only

Change to Option: ☐ A (Increasing) ☐ B (Level) ☐ New Specified Amount: $

New Billed Amount (or minimum required, if greater): $ ☐ Lump Sum Amount: $

Automatic Payment: $ ☐ Add ☐ Remove ☐ Increase ☐ Remain the Same

For NON-UNIVERSAL LIFE Plans Only

New Face Amount (Base Policy Only): $ ☐ ECO Face Amt. (or max. avail., if less): $

ABR Annual Prem.: $ ☐ Add ☐ Remove ☐ ABR Sgl Prem.: $ ☐ Add ☐ Remove

Waiver of Premium: ☐ Add ☐ Remove

Please Add or Remove the Following Benefit(s)/Rider(s):

☐ Accidental Death Benefit: $ ☐ Add ☐ Remove

☐ Term Rider (Specify Type): $ ☐ Add ☐ Remove Type:

☐ Guaranteed Insurability Rider – No. of Units: ☐ Add ☐ Remove

☐ Other Insured Rider / ☐ Spouse Rider to age : $ ☐ Add ☐ Remove

☐ Other (Please Specify):

Please change Premium Mode to: ☐ Annual ☐ Semi-Annual ☐ Quarterly ☐ PAC/EFT

☐ Add to existing PAC/EFT under Policy No. ☐ New PAC/EFT Form Attached

3. REVIEW OF EXTRA RATING

☐ Please review the existing additional rating on this policy for possible reduction/removal.

4. DIVIDEND OPTION

Please ☐ change to or ☐ include the following dividend option:

☐ Paid-Up Additions ☐ Cash ☐ Reduce Premium (not avail. with PAC/EFT)

☐ Accumulate at Interest ☐ Repay Policy Loan ☐ Purchase One-Yr. Term (bal. of div. to be)

☐ Other (Specify)

☐ Please apply existing dividend credits to this option. ☐ Withdraw existing dividend credits.

☐ Leave dividend credits under existing option. ☐ Other

5. REMARKS (Not applicable in West Virginia.)

PART B

6. SMOKING QUESTIONNAIRE (Specimen may be required)

A. Do you currently use tobacco? ☐ Yes ☐ No

If "YES", give type: ☐ Cigarettes; ☐ Cigar; ☐ Pipe; ☐ Other (Specify): ______

How long have you been using tobacco? ______ Quantity per day: ______

B. If you are not currently smoking cigarettes, have you ever smoked them? ☐ Yes ☐ No

If "YES", date on which you stopped smoking: ______

Length of time you smoked: ______ Why did you stop? ______

If on the advice of a physician, provide full name and address: ______

______

7. STATEMENT OF HEALTH (The Company may require additional Evidence of Insurability)

Proposed Insured:	Occupation:	Relationship to Owner:

Date of Birth: ____/____/____ Sex: ☐ Male ☐ Female Height: ______ Weight: ______ lbs.

Weight Gain/Loss in last year? If "YES", how much? ______ lbs. Reason: ______

	Yes	No
A. During the last two years have you been absent from work for a continuous period of two weeks or more because of illness or injury? If "Yes", give details below.	☐	☐
B. Is any other application for insurance on your life pending at this time? If "Yes", give details below. INDICATE TOTAL LIFE and AD&D CURRENTLY IN FORCE.	☐	☐
C. Do you participate in any type of flying or gliding, other than as a fare-paying passenger? If "Yes", please complete an aviation questionnaire (Form 24).	☐	☐
D. Do you participate in sky or scuba diving, or racing of any kind? If "Yes", please complete an avocation questionnaire (Form 56).	☐	☐
E. Do you travel or have you made plans to travel outside the U.S.A. and Canada within the next year? If "Yes", where ______, how long ______, and why ______	☐	☐
F. Do you now or have you ever used alcohol? If "Yes", have you received treatment or belonged to an organization because of alcohol use? If "Yes", give details below. Alcohol Use: Amount per week: ______ Type: ______	☐	☐
G. Have you ever had your driver's license restricted, revoked or suspended in the last three years? If "Yes", give details below.	☐	☐
H. During the last five years have you regularly used drugs, been arrested or convicted for use, possession or sale of drugs?	☐	☐
I. Have you ever had an application for life or disability insurance declined, postponed, rated, or modified? If "Yes", give details below.	☐	☐
J. To the best of your knowledge and belief, have you:		
1. Ever been diagnosed or treated by a medical professional for heart disorder, high blood pressure, stroke, cancer, diabetes, alcoholism, or liver or kidney disease?	☐	☐
2. Ever been diagnosed or treated by a medical professional for a respiratory disorder, gastrointestinal disorder, nervous disorder, sexually transmitted disease, elevated cholesterol or triglycerides, arthritis, or bone or joint disorders?	☐	☐
3. In the last 10 years been treated by a medical professional for significant weight loss, fever, night sweats, persistent diarrhea or swollen lymph nodes?	☐	☐
4. In the last 10 years been diagnosed as having or treated by a medical professional for any disease or disorder of the immune system?	☐	☐
5. Had medical or surgical treatment during the past five years for any ailment, injury or sickness not named in connection with your prior answers?	☐	☐

8. Details of "YES" Answers. Identify Question Number and Individual and Circle Applicable Items. Include diagnoses, dates, duration and names and addresses of all attending physicians and medical facilities.

AGREEMENT

The undersigned hereby declare(s) that to the best of his/her knowledge and belief the foregoing statements and answers are complete and true. I/We agree that this application and any evidence of insurability required by the Company in connection with the change requested shall be considered an amendment and supplement to the original application and shall form a part of the policy. I/We also agree that the change or reinstatement requested shall not take effect until it has been approved at the Home Office and any required premium has been paid while the facts concerning the insurability of the Proposed Insured are the same as described in this application. No agent can modify this agreement or waive any of the Company's rights or requirements. I have received a copy of: 1) the Medical Information Bureau Notice; and 2) the Notice required by the Federal Fair Credit Reporting Act.

AUTHORIZATION: I understand and authorize the following:

A. to determine eligibility for insurance for the Proposed Insured, I authorize the release of information concerning:
   1. the diagnosis, treatment or prognosis of any past or present physical, mental, drug, or alcohol condition; and
   2. any non-medical data which relates to insurability;
B. the parties authorized to release such information are:
   1. any physician or medical practitioner;
   2. any hospital, clinic, or other medically related facility;
   3. any insurance or reinsurance company;
   4. the Medical Information Bureau or any consumer reporting agency; and
   5. any employer of the Proposed Insured;
C. the information may be released to:
   1. the Canada Life Assurance Company (Canada Life);
   2. the reinsurers of Canada Life; and
   3. the legal representative of Canada Life; and
D. any data obtained will not be released by Canada Life to any person or organization except:
   1. to reinsuring companies;
   2. to the Medical Information Bureau;
   3. to persons performing business or legal services in connection with my application;
   4. to any physician named in my medical declarations (as required for my medical care);
   5. as required by law; or
   6. as I further authorize.

I agree that a photocopy of this authorization will be as valid as the original. I know that I may request a copy of this authorization. I agree that this authorization shall be valid for two and one-half years from the date shown below. I know that I may revoke this authorization at any time except to the extent that action is taken in reliance on it.

Signed at ______________ this ______ day of ______________, ______.

Witness	Insured
Witness	Additional Insured, if any
Witness	Policy Owner, if other than Insured
Witness	Policy Owner, if other than Insured
Witness	Assignee or Irrevocable Beneficiary, if applicable
Witness	Other Signature, If Required

REQUEST FOR CONVERSION OF TERM INSURANCE

NOTE: If converting to a greater face amount than that currently in force, or adding benefits or riders, please complete Part B of this Policy Change Application. To qualify for the Non-Smoker's Discount, please complete Part B, #6.

RE: Policy Number ________ **On The Life Of** ________

I/We, the undersigned, hereby request that ☐ all, or ☐ $ ________ of the term insurance provided under

☐ the above numbered policy or ☐ the ________ provision of the above-numbered policy be converted into insurance under a new policy of life insurance on the life of the above-named person.

Any remaining term insurance under the Policy is to be:
☐ cancelled as of date of conversion. ☐ continued under original policy.

New Policy Hereby Applied For

New Plan: ________

Face Amount: $ ________

Smoker? ☐ Yes ☐ No

Date of Policy: ________

This date shall be equivalent to the most current monthly premium due date under the original policy(ies), or the date of conversion, which is only available for (a) special PAC/EFT withdrawal date or (b) backdating to save age.

Premiums To Be Paid:
☐ Annually ☐ PAC/EFT
☐ Semi-Annually ☐ Add to existing PAC/EFT under Policy No. ________
☐ Quarterly ☐ New PAC/EFT Form attached

UNIVERSAL LIFE PLANS ONLY
Death Benefit: ☐ Option A (Increasing) ☐ Option B (Level)
Billed Amount (or minimum required, if greater): $ ________
Automatic Payment Benefit? ☐ Yes ☐ No ☐ APB Annual Amount $ ________
Additional Benefits/Riders: ________

NON-UNIVERSAL LIFE PLANS
Waiver of Premium? ☐ Yes ☐ No Automatic Premium Loan, if available? ☐ Yes ☐ No
Dividend Option: ☐ Paid-Up Additions ☐ Repay Policy Loan ☐ Accumulate at Interest
☐ Reduce Premium (not avail. with PAC/EFT) ☐ Other: ________
☐ Purchase One-Yr. Term (Balance of div. to be: ________) ☐ Cash

Additional Benefits/ Riders
☐ ECO Face Amt.: $ ________ (or maximum avail., if less) ☐ Waiver of Premium
☐ ABR-Ann. Prem.: $ ________ ☐ ABR-Sgl. Prem.: $ ________ ☐ Term Rider: $ ________
☐ Accidental Death: $ ________ ☐ Guaranteed Insurability – No. of Units: ________
☐ Other: ________

REMARKS: (Not Applicable in West Virginia)

IT IS HEREBY AGREED THAT:

(a) This application and such other material as may be required herewith shall form the basis of the contract evidenced by the new policy; and (b) Unless otherwise provided in the above-numbered policy, any additional benefits to be included in the new policy shall be subject to such evidence of insurability as the Company may require, in which event, the insurance under any such additional benefit will not take effect until the new policy has been approved at the Home Office and any required premium has been paid while the facts concerning the insurability of the Proposed Insured are the same as described in this application.

Dated at ________ this ________ day of ________, ____.

Witness ________ SS# or Tax I.D.# of Policy Owner ________ Policy Owner Signature ________

Witness ________ Insured Signature ________

Witness ________ Other Required Signature ________

Witness ________ Other Required Signature ________