

In this application *you* and *your* refer to the person applying for insurance. *We* and *the Company* refer to Canadian Premier Life Insurance Company (“Securian Canada”).

1. General information

Information about you

First name		Middle initial	Last name		<input type="checkbox"/> Male
					<input type="checkbox"/> Female
Former/maiden name (if applicable)	Date of birth (dd-mm-yyyy)	Place of birth (province)		Place of birth (country)	
Name of association you are affiliated with		<input type="checkbox"/> Non-smoker	Non-smoker means that you have not used any tobacco or tobacco cessation products in the last 12 consecutive months.		
		<input type="checkbox"/> Smoker			
Residence address (street number and name)				Apartment or suite	
City		Province		Postal code	
Telephone (home)	Telephone (office)	Fax		Email address	

Information about your spouse (if applying for coverage)

First name		Middle initial	Last name		<input type="checkbox"/> Male
					<input type="checkbox"/> Female
Former/maiden name (if applicable)	Date of birth (dd-mm-yyyy)	Place of birth (province)		Place of birth (country)	
Occupation		Amount of annual earned income			
		\$			
<input type="checkbox"/> Non-smoker		Non-smoker means that you have not used any tobacco or tobacco cessation products in the last 12 consecutive months.			
<input type="checkbox"/> Smoker					

2. Coverage applied for

Member Life insurance

Minimum \$50,000 Maximum \$1,000,000 in units of \$25,000

Amount of insurance applied for at this time \$	Beneficiary's first name*	Beneficiary's last name*
Relationship to proposed insured	Beneficiary designation** <input type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable	

Spousal Life insurance***

Dependent(s) Life insurance***

Minimum \$50,000 Maximum \$1,000,000 in units of \$25,000

You must have Member Life insurance in order to apply for Spousal Life insurance.

Amount of insurance applied for at this time \$	\$10,000 for each dependent child <input type="checkbox"/> Yes
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* If you do not designate a beneficiary, the proceeds of this insurance will be paid to your estate in the event of your death.
 ** You must check revocable or irrevocable for this application to be considered complete. Where Quebec law applies, a spouse is irrevocable unless you make the designation revocable. If the beneficiary designation is revocable, the applicant can change the beneficiary at any time without the beneficiary's consent. If the beneficiary designation is irrevocable, the beneficiary's written consent is required in order for the applicant to make any change in the beneficiary or the coverage. In Quebec, any amount payable to a minor beneficiary during his/her minority will be paid to the parent(s) or legal guardian of the minor child.
 *** The member is automatically the beneficiary for the spousal and dependent child life coverage.

2. Coverage applied for (continued)

Accidental Death and Dismemberment (AD&D) insurance

Member: Minimum \$25,000 Maximum \$250,000 in units of \$25,000
(cannot exceed Life coverage)

Single Family

Amount of insurance applied for at this time
\$

You must have Life insurance to be eligible for AD&D insurance.

Critical Illness (CI) insurance

Minimum \$25,000 Maximum \$250,000 in units of \$25,000.

Amount of insurance applied for at this time
\$

You must have member Critical Illness insurance to apply for Spousal Critical Illness insurance.

Spousal Critical Illness (CI) insurance

Amount of insurance applied for at this time
\$

Extended Health Care (EHC) insurance and Dental insurance

If you are not covered under your provincial health plan or you do not have existing health and drug coverage, you are not eligible for EHC insurance. you do not have existing health and drug coverage, you are not eligible for EHC insurance.

Are you enrolled in your provincial health plan?	Member <input type="checkbox"/> Yes <input type="checkbox"/> No	Spouse <input type="checkbox"/> Yes <input type="checkbox"/> No
If residing in Quebec, do you have drug coverage through RAMQ or an equivalent group/ association plan?	Member <input type="checkbox"/> Yes <input type="checkbox"/> No	Spouse <input type="checkbox"/> Yes <input type="checkbox"/> No

Basic**

Single
 Couple Family

Standard **

Single
 Couple Family

Standard Plus (includes dental) **

Single
 Couple Family

Enhanced **

Single
 Couple Family

Enhanced Plus (includes dental) **

Single
 Couple Family

** Please see brochure for more details.

Long-Term Disability (LTD) insurance

Minimum \$1,000 Maximum \$5,000 in units of \$100.

Amount of insurance applied for at this time (per month) \$	Elimination period <input type="checkbox"/> 30 days <input type="checkbox"/> 90 days <input type="checkbox"/> 180 days
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Professional Overhead Expense (POE) insurance

Minimum \$500 Maximum \$5,000 in units of \$100.

You must have Long-Term Disability insurance to apply for POE insurance.

Amount of insurance applied for at this time (per month) \$	Elimination period <input type="checkbox"/> 14 days <input type="checkbox"/> 30 days
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3. Insurance information

Do you and/or your spouse have any Life, Critical Illness, Disability or Professional Overhead Expense insurance in-force or pending with any insurer, either as an individual policy, as a group benefit, or as part of an employment contract/partnership agreement?

Yes No If yes, please provide details below.

	Type of coverage (Life, LTD, POE, CI)	Amount of benefit	Insurance company	Date of issue (mm-yyyy)	Benefit period	Taxable	Indicate if any insurance will be discontinued if this coverage is issued
You		\$				<input type="checkbox"/> Yes	<input type="checkbox"/> Yes
Your spouse		\$				<input type="checkbox"/> Yes	<input type="checkbox"/> Yes

4. Occupational information

Occupation/title	Are you self-employed? <input type="checkbox"/> Yes <input type="checkbox"/> No
Date employment started at current employer (dd-mm-yyyy)	Number of years in current occupation
Number of hours worked per week	Number of weeks worked per year

Do you have any other occupation or contemplate changing your job duties and/or hours of work?

Yes No If yes, please describe fully:

5. Financial information

Only required if applying for LTD insurance.

Current year-to-date		Last year 20
from _____ to _____		_____
mm-yyyy		mm-yyyy
Net annual earned income before tax	\$	\$
Is any portion of your income from a salaried position? <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, please provide salary and employer name	
	\$	
Do you have any unearned income? <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, indicate annual unearned income	Sources of unearned income
	\$	

Have you ever declared or are you contemplating bankruptcy?

Yes No If yes, date of discharge:

(mm-yyyy)

6. Statement of insurability

Please answer the following questions completely and accurately. If you're not sure whether some information is relevant, provide it anyway. If you do not disclose all relevant information, claims may be denied and insurance cancelled. Do not tell us about genetic testing or genetic test results.

6.1 Background information

Information about you

Height ft in m cm	Weight <input type="checkbox"/> lbs <input type="checkbox"/> kg	Change in weight in the last 12 months <input type="checkbox"/> No change <input type="checkbox"/> Gain: <input type="checkbox"/> Loss:	<input type="checkbox"/> lbs <input type="checkbox"/> kg
Reason for weight change			
Name of physician, date and reason for last consultation with physician (if none, please state <i>none</i>)			
Diagnosis, treatment given, results, medication prescribed			
If the physician named above does not have the most complete records of your medical history, please provide full name and address of the physician who does have them.			

6. Statement of insurability (continued)

Information about your spouse – Please complete if applying for Spousal coverage

Height ft in m cm	Weight <input type="checkbox"/> lbs <input type="checkbox"/> kg	Change in weight in the last 12 months <input type="checkbox"/> No change <input type="checkbox"/> Gain: <input type="checkbox"/> Loss:	<input type="checkbox"/> lbs <input type="checkbox"/> kg
Reason for weight change			
Name of physician, date and reason for last consultation with physician (if none, please state <i>none</i>)			
Diagnosis, treatment given, results, medication prescribed			
If the physician named above does not have the most complete records of your medical history, please provide full name and address of the physician who does have them.			

Information about your dependent(s)* – Please complete if applying for Dependent coverage

First name	Last name	<input type="checkbox"/> Male <input type="checkbox"/> Female	Full-time student <input type="checkbox"/> Yes <input type="checkbox"/> No	Date of birth (dd-mm-yyyy)
First name	Last name	<input type="checkbox"/> Male <input type="checkbox"/> Female	Full-time student <input type="checkbox"/> Yes <input type="checkbox"/> No	Date of birth (dd-mm-yyyy)

* A Dependent child is a child under age 21, or age 21 to 25 (26 in Quebec) if attending school full-time; or any age if physically or mentally infirm

If you need more space, please complete on separate sheet of paper, and sign and date it.

6.2 Family history (do not tell us about genetic testing or genetic testing results).

Have any of your or your spouse's immediate family members (parents, brothers, sisters) had cancer (specify type), heart disease, stroke, diabetes, polycystic or other kidney disease, multiple sclerosis, Alzheimer's, Parkinson's, ALS (Amyotrophic Lateral Sclerosis or Lou Gehrig's disease), Muscular Dystrophy, familial polyposis of the bowel, Huntington's Chorea or any other hereditary disease?

You	Your spouse
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If yes, please complete the chart(s) below.

Your family history

	Which condition	Age at onset	Current age (if living)	Age at death (if applicable)
Father				
Mother				
Brother(s)				
Sister(s)				

Your spouse's family history

	Which condition	Age at onset	Current age (if living)	Age at death (if applicable)
Father				
Mother				
Brother(s)				
Sister(s)				

6. Statement of insurability (continued)

6.3 Medication and/or treatment information

Within the last 12 months, have any of the persons to be insured taken or been advised to take prescription drugs and/or used devices and/or medical accessories or other treatment (therapy, counselling, etc.) including unfilled prescriptions?

You	Your spouse	Your dependent children
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If yes, please complete the table below.

Name of person to be insured	Condition	Medication and/or treatment	Monthly cost	Strength	Daily dosage	Length of time
			\$			
			\$			

If you need more space, please complete on a separate sheet of paper and sign and date it.

6.4 Medical information (do not tell us about genetic testing or genetic testing results).

Have any of the persons to be insured ever:

	You	Your spouse	Your dependent(s)
a) had chest pain, angina, heart attack, abnormal electrocardiogram (ECG), high blood pressure, irregular pulse, peripheral vascular disease, heart murmur, high cholesterol or any other disease or disorder of the heart or circulatory system?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b) had a stroke, transient ischemic attack (TIA or 'mini stroke'), phlebitis, paralysis, dizziness, seizure, epilepsy, multiple sclerosis, Alzheimer's, Parkinson's, or any other disease or disorder of the brain or neurological system?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c) had diabetes, impaired fasting glucose, sugar, blood or protein in the urine?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d) had disease of the kidneys, urinary tract, bladder, prostate or reproductive organs or abnormal pap?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e) had disorder of the breast including lumps, cysts, abnormal mammogram findings or biopsy?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f) had tumours, cancer, polyps, moles or other growth; disorder of the skin or lymph glands; blood or immune disorder, leukemia or any other form of malignant disease?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
g) had sleep apnea or chronic lung or respiratory disorder; disease or disorder of the eyes (excluding near or far sightedness), ears, nose or throat or had loss of speech?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h) had any disorder of the colon, rectum, intestines (including Crohn's or colitis), ulcer, gallbladder, stomach or digestive system?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
i) had chronic fatigue; neck or back pain; spinal disorder; bone, muscle or joint disorder; amputation; fibromyalgia or rheumatic/arthritis disease; or lupus?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
j) had any psychiatric disorder; depression, suicide attempts or ideations; anxiety state or panic attacks; eating disorder; other emotional disorders; or been counselled for such?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
k) had a disorder of the liver, tested positive for hepatitis B, hepatitis C or human immunodeficiency virus (HIV); been identified as a hepatitis B carrier or have chronic hepatitis B; been tested for, counselled for or been told you have acquired immune deficiency syndrome (AIDS)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
l) had any other illness, disease, disorder, condition or injury not listed above; had any health symptoms or complaints for which a physician has not been consulted; or been advised to have further examinations or tests which have not yet been completed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
m) Are you contemplating any medical treatment or planning to undergo surgery, or are you currently suffering from a disability or fulfilling an elimination period?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Within the past five years, have any of the persons to be insured:			
n) consulted a physician, chiropractor, psychologist, physiotherapist, psychiatrist, or any other health care professional, or been admitted to a hospital or similar institution?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

6. Statement of insurability (continued)

	You	Your spouse	Your dependent(s)
o) had any symptoms or adverse findings, or were advised to have further examinations, diagnostic tests, hospitalization or surgery?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
p) submitted to ECGs, blood tests, x-rays, a biopsy or any other diagnostic tests?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
q) had any surgical operation, treatment, ailment, abnormality or injury?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
r) received any treatment or are currently taking any medication, over-the-counter medications, including any herbal supplements or remedies?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
s) been advised to have any further examinations, diagnostic tests, hospitalization or surgery which has not been completed, or had any symptoms or complaints regarding your health for which a physician has not yet been consulted?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Within the past 12 months:			
t) have you, your spouse or dependent child(ren) been unable to work for more than five consecutive days or made a claim or received benefits, pension, or compensation for sickness or accident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

6.5 Additional information

You

- a) Do you consume alcoholic beverages? Yes No
If yes, please record how much and how often.

Your spouse

- a) Do you consume alcoholic beverages? Yes No
If yes, please record how much and how often.

Within the past 10 years, have any of the persons to be insured:

	You	Your spouse	Your dependent(s)
b) consumed substantially more alcohol than outlined previously?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c) been charged with impaired driving or been arrested, due to the influence of alcohol and/or drugs?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d) had your driver's license suspended or revoked, or had three or more moving violations in the last three years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e) used sedatives, analgesics, hypnotics, tranquilizers and/or stimulants?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f) used marijuana, hashish, cannabis, cocaine, narcotics, hallucinogens, heroin, barbiturates, or sought or received advice or treatment for the use and/or abuse of non-prescribed drugs?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
g) had Life, Critical Illness, or Disability insurance declined, postponed, rated, rescinded, cancelled or modified in any way, or have you ever been denied renewal or reinstatement?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Within the past 2 years, have any of the persons to be insured:

h) piloted or navigated any type of aircraft or do you engage or intend to engage in hazardous or extreme activities such as skydiving, hang gliding, scuba diving, mountain climbing, automobile or motorcycle racing, etc.?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Do any of the persons to be insured:

i) expect to change country of residence or expect to travel outside Canada or the USA within the next 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
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For female applicants only

j) Are you currently pregnant? If yes, please indicate expected due date.	<input type="checkbox"/> Yes <input type="checkbox"/> No (mm-yyyy)	<input type="checkbox"/> Yes <input type="checkbox"/> No (mm-yyyy)	<input type="checkbox"/> Yes <input type="checkbox"/> No (mm-yyyy)
k) Have you had any previous complications of pregnancy such as miscarriage, preeclampsia, caesarean section, etc.?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

6. Statement of insurability (continued)

Please provide details below for any yes answers under sections 6.4 and 6.5. Include the results of all physical examinations and check-ups. If you need more space, please complete on separate sheet of paper and sign and date it. Do not tell us about genetic testing or genetic testing results.

Question	Name of person to be insured	Date (mm-yyyy)	Name and address of physician and hospital, if any	Where applicable, include all information as to the nature of illness or injury, symptoms, number of attacks, duration, treatment and results

7. Premium payment method

a) Pre-authorized debit (PAD) Monthly Annually

• Please attach to this application form a personal blank cheque, marked VOID across the front.

To use Pre-Authorized Debit (PAD) you must agree to all the terms of the authorization. By signing below as payor you agree to the following terms and conditions:

Terms and conditions

You authorize Canadian Premier Life Insurance Company ("Securian Canada") to collect the monthly or annual premium (including applicable provincial tax) for this insurance through a Pre-Authorized Debit (PAD) from the account indicated above. You acknowledge that your financial institution may treat any withdrawal pursuant to this authorization as a withdrawal for personal services. You acknowledge that the amount of the monthly or annual premium (including applicable provincial tax) collected through this agreement may vary. **You agree to waive the requirement that Securian Canada notify you of any payments after the first payment whether the amount of the monthly or annual premium is changed or not. You understand that either the monthly premium is due the first of each month or the annual premium is due every March 1st.** This agreement will be cancelled automatically if Securian Canada is unable to make a withdrawal from your account.

This authorization is to remain in effect until Securian Canada has received written notification from you of its change or termination. This notification must be received at least ten (10) business days before the next debit is scheduled at the address provided below. You may obtain a sample PAD cancellation form, or more information on your right to cancel a PAD Agreement at your financial institution or by visiting www.payments.ca.

Securian Canada may not assign this authorization to another company or person to permit them to debit your account for these payments (for example where there has been a change in control of the company) without providing at least 10 days prior written notice to you.

You have certain recourse rights if any debit does not comply with this agreement. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD Agreement. To obtain more information on your recourse rights, contact your financial institution or visit www.payments.ca.

Securian Canada
PO Box 963 Stn A,
Toronto, ON, Canada M5W 1G5
Telephone number: 1-877-363-2773

I/we confirm that all persons whose signatures are required to authorize bank withdrawals have signed below.

Signature of account holder X	Date (dd-mm-yyyy)
Signature of account holder X	Date (dd-mm-yyyy)

b) Credit card payment (charge my premium to my Visa or MasterCard)

Payment frequency Monthly Annually

Once we have processed your application, you will be contacted by a Securian Canada call centre representative to obtain your credit card information.

Terms and conditions

In connection with you required premium under this benefit plan, you authorize us to: charge your credit card for the insurance premium owing, cancel this authorization 10 days after you have provided written notice to us, and to automatically cancel this agreement if we are unable to charge your credit card.

Send no money with this application. You will be notified with a premium statement.

8. Payor information

Complete this section if someone other than you, including a corporation, is paying for your policy. Please include all joint account holder information, if applicable.

Payor(s) name (first and last) or full legal name of corporation/entity			
If applicable, date of birth (dd-mm-yyyy)		Relationship to you	
Address (street number and name)			
City	Country	Province	Postal code

9. Declaration and authorization

I declare that my answers in this application are true and complete and I understand that concealment, misrepresentation and false declaration concerning this application will cause the insurance to be void.

I hereby certify that I have read the Medical Information Bureau (MIB) notice (see section 10), and having read the contents, I have, by the signature(s) below, authorized the MIB to give to Canadian Premier Life Insurance Company ("Securian Canada"), or its reinsurers, any information it may have.

I authorize Securian Canada to share the application information with my Advisor for the purpose of administering and servicing my application. This information includes the type and status of underwriting requirements such as a blood profile, medical questionnaire or attending physicians statement, but excludes the results of any such tests or contents of any completed questionnaires or documents. I understand that I may refuse to give consent to share and I may at any time withdraw this consent by notifying Securian Canada.

I authorize Securian Canada, and its agents and service providers to use and exchange information needed for underwriting, administration and adjudicating claims under this insurance coverage with any person or organization who has relevant information about me including health professionals, institutions, the MIB, investigative agencies, insurers, and reinsurers.

A photocopy or electronic version of this authorization is as valid as the original, and shall remain in effect for the duration of my insurance coverage.

Your signature X		Your spouse's signature X	
Location signed (city)	Location signed(province)	Date (dd-mm-yyyy)	
Name of advisor (if applicable)	Phone number	Email address of advisor	

Please return your completed application to:

Securian Canada
PO Box 963 Stn A,
Toronto, ON, Canada M5W 1G5

10. Medical Information Bureau notice

In the course of underwriting your application, Securian Canada may disclose information about you or your spouse to its reinsurers.

Securian Canada and its reinsurers may also release information in their files to other life and health insurance companies to whom you and/or your spouse may apply for life or health insurance or to whom a claim for benefits may be submitted.

Securian Canada or its reinsurers may also submit a brief report of their findings to the Medical Information Bureau (MIB), a non-profit membership organization of life and health insurance companies, which operates an information exchange on behalf of its members. If you and/or your spouse also applies for insurance coverage or submit(s) a claim with another life or health insurance company that is an MIB member, MIB will, on request, supply that insurance company with the information on its files.

You may ask to see your personal information on file with MIB and correct anything that is inaccurate or incomplete.

You may write to MIB at:
Medical Information Bureau
330 University Avenue
Toronto Ontario M5G 1R7
or call 416-597-0590

11. Respecting your privacy

Respecting your privacy is a priority for Securian Canada. We collect information from application forms and other information you provide to us or our distribution partners in connection with insurance and/or financial products offered by us, as well as (with your consent) through independent medical or vocational assessments, if applicable, and from physicians, medical practitioners, hospitals, clinics or other medical or medically related facilities, insurance companies, MIB, LLC. ("MIB"), and other agents, governments agencies or other organizations, institutions, or persons that have health records, if applicable. We collect, use and disclose your personal information for purposes that include: confirming your identity, underwriting, including determining your eligibility or need for insurance and/or financial products you request; administration and servicing; claims adjudication; protecting against fraud, errors or misrepresentations; and meeting legal, regulatory or contractual requirements. We, and our affiliates, may use the personal information for the purpose of offering you, or allowing select organizations to offer you, other products and services. You may withdraw your consent for this purpose at any time by phone at: 1-888-968-4155 or by mail at: Privacy Office, 25 Sheppard Avenue West, Suite 1400 Toronto, ON M2N 6S6. We will give access to your personal information only to those of our employees and independent contractors, affiliates within our corporate group, administrators, distribution partners, and other third-party service providers and outsourcers, along with our reinsurers, who need your personal information to do their jobs. We will also provide access to anyone else you authorize. All of our service providers with whom we have a contractual relationship are required to protect your personal information in accordance with this privacy statement and our privacy practices. Sometimes, unless we are otherwise prohibited, these people may be in, or your personal information may be stored on servers located in, other provinces in Canada or in countries outside Canada, so your personal information may be subject to the laws of those other provinces or countries. You can ask for the information in our files about you and, if necessary, ask us in writing to correct it. To find out more about our privacy practices, visit <http://www.securiancanada.ca/privacy-statement>.