

Optional Life Insurance

You have a basic level of life insurance under your current group benefits, through the Chambers of Commerce Group Insurance Plan®. Now **Chambers Plan Optional Life Insurance** lets you top up that coverage, and it lets you insure your spouse and dependent children, too. It's a benefit designed to bring you low group prices combined with a high degree of individual flexibility. You can build the program you need at a price you can afford.

Select coverage in units of **\$10,000** for yourself and your spouse, up to a maximum benefit of \$500,000 each. For your dependent children, you can choose \$5,000 of coverage each, so long as you or your spouse take part in the program.

HERE'S HOW YOU APPLY...

Complete a Chambers Plan Optional Life application for each individual you want to cover - yourself, your spouse, your children. All your dependent children are eligible to apply up to age 21, while those who are full-time students can be covered up to age 25.

As you're completing the form, there will be slight differences for each type of applicant.

FOR YOU, THE EMPLOYEE

Fill in the *GENERAL INFORMATION* and *BENEFICIARY DESIGNATION* sections naming the beneficiary who would receive the policy's benefits. Complete the **STATEMENT OF HEALTH** section and sign the *DECLARATION*.

FOR YOUR SPOUSE

You can complete the *GENERAL INFORMATION* section. Your spouse completes the *SPOUSE INFORMATION* and a **separate STATEMENT OF HEALTH**. Both you and your spouse must sign the *DECLARATION*.*

FOR DEPENDENT CHILDREN

You fill in the *GENERAL INFORMATION* and *DEPENDENT INFORMATION* section. Complete a **separate STATEMENT OF HEALTH** on behalf of your child for **each** child you are applying for and sign the *DECLARATION*.*

* You (the employee) are automatically designated as the beneficiary for your spouse's and dependent children's coverage.

Return the completed application(s) to your employer to be forwarded to:
Chambers of Commerce Group Insurance Plan
1051 King Edward Street,
Winnipeg, MB R3H 0R4

The Plan is underwritten by Desjardins Financial Security and administered by Johnston Group Inc. If you have any questions, please call our Service Center at **1-800-665-3365**

Application for Optional Life Insurance

Firm Name _____ Firm # _____ Employee Certificate # _____

GENERAL INFORMATION (To be completed by the Employee)

Last Name _____ Phone (_____) _____
 Given Name(s) _____ Date of Birth (YYYY/MM/DD) _____
 Home Address _____ Female Male
 City _____ Province _____ Postal Code _____ Smoker Non-Smoker (at least 12 consecutive months)

Language Preference: English French

This is a: New application Application for change in coverage Beneficiary change

Coverage Requested: Myself \$ _____ Spouse \$ _____ Dependent children (\$5,000 per Dependent Child)

Amount of Coverage: (UNITS OF \$10,000 UP TO \$500,000)

A. Current Optional Life Held \$ _____
 B. Additional Amount Requested \$ _____
 Total (A + B) \$ _____

SPOUSE INFORMATION (To be completed if applying for Spousal coverage. Separate Statement of Health required.)

Last Name _____ Date of Birth (YYYY/MM/DD) _____
 Female Male
 Given Name(s) _____ Smoker Non-Smoker (at least 12 consecutive months)

DEPENDENT INFORMATION (To be completed if applying for coverage for dependent children. Separate Statements of Health required.)

Last Name _____ Date of Birth (YYYY/MM/DD) _____
 Female Male
 Given Name(s) _____ Child is Under 21 Student under 25

Last Name _____ Date of Birth (YYYY/MM/DD) _____
 Female Male
 Given Name(s) _____ Child is Under 21 Student under 25

Last Name _____ Date of Birth (YYYY/MM/DD) _____
 Female Male
 Given Name(s) _____ Child is Under 21 Student under 25

Application for Optional Life Insurance

BENEFICIARY DESIGNATION (To be completed by the Employee, for Employee coverage only. Please print clearly in INK. Crossed out or revised information must be initialed by the employee.)

I understand the beneficiary designation below applies to this Group Optional Life Benefit only and not to any other group benefits I may have under the Employer. I also understand I am the beneficiary for any Spouse and Dependent Child coverage and this coverage cannot be assigned to another party. I may change my beneficiary designation at any time without the beneficiary's consent, unless I live in Quebec.

| Last Name | First Name and Initial | % of Benefit | Relationship to Employee | Date of Birth (YYYY/MM/DD) |
|-----------|------------------------|--------------|--------------------------|----------------------------|
| _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ |

Divided: As per percentages above (must total 100%) In equal shares to survivor(s)

When Quebec law applies, a spouse beneficiary is irrevocable (an irrevocable beneficiary must consent to any change) unless you make the designation revocable by checking here: **Revocable**, I may change this designation at any time

Trustee/Administrator Designation: If the beneficiary is under the age of majority, I appoint the trustee/administrator named below to receive any amount payable to a minor beneficiary under this policy. The trustee/administrator shall discharge the Insurer for the amount paid. I authorize the trustee/administrator to spend all or part of the amount, or interest earned on it, for the support or education of the minor.

| Full Name | Relationship to Employee |
|-----------|--------------------------|
| _____ | _____ |

If you are designating a trustee/administrator, you should consult with a legal advisor and any proposed trustee/administrator.

For Quebec Only: The appointment will be interpreted in accordance with provisions governing the administration of property of others, under Quebec Civil Code.

DECLARATION AND AUTHORIZATION FOR THE COLLECTION AND COMMUNICATION OF PERSONAL INFORMATION (To be completed by the Employee and, if Spouse is applying for coverage, Spouse)

I declare that the answers and statements I have provided in this form are complete and true. I agree that no insurance shall take effect until the insurance company approves my application. I agree that any employee coverage issued because of this application shall not come into effect unless the employee is actively engaged, full-time, in his or her own occupation on the date the coverage would normally begin. I understand that any coverage requested on dependent children can only be issued if the employee's or spouse's request for coverage is approved. I understand that the employee may cancel this coverage at any time by writing to the Chambers of Commerce Group Insurance Plan.

I authorize Chambers of Commerce Group Insurance Plan to collect, use, maintain and disclose personal information relevant to this application for the purposes of benefit plan administration, assessment, investigation, claim management, underwriting and for determining Plan eligibility. The non-exhaustive list of sources from which information can be collected includes medical and health professionals, facilities or providers, insurance companies, or other organizations/persons. This authorization is also valid for the collection, use and communication of personal information concerning my dependents, insofar as applicable to the administration of benefits under this plan.

I authorize the Chambers of Commerce Group Insurance Plan to email a copy of any requests for additional medical information and/or questionnaires required to process any application for coverage under this plan, including any correspondence relating to a medical underwriting decision. This authorization extends to my dependents, if applicable.

I acknowledge that more specific information about collection and use of my personal information can be found in the Privacy Policy on www.chamberplan.ca or from the administrator of my benefit program.

A photocopy of this authorization is as valid as the original.

| | |
|-----------------------|--|
| Signature of employee | Email address |
| Signature of spouse | Signature of dependent child age 16 and over to be insured (aged 14 and over for Quebec) |
| Date | |

Application for Optional Life Insurance

STATEMENT OF HEALTH (To be completed for each applicant.)

In the case of dependent coverage, the Statement of Health must be completed by the Employee on behalf of dependent children. All information will be treated confidentially.

Name of Applicant _____ Employee Spouse Dependent

Height _____ ft/in cm Weight _____ lbs kg Weight changes in the past 12 months gain loss _____ lbs kg

Reason for weight change _____

Regular doctor's name and mailing address _____

Date you last consulted a physician (YYYY/MM/DD) _____

Reason _____

Describe any treatment or medication in #6 below.

1) Have you ever consulted a doctor for, suffered from, been treated for any of the following medical conditions?

- | | Yes | No | | Yes | No |
|---|--------------------------|--------------------------|---|--------------------------|--------------------------|
| a) Lung disorder (e.g. asthma, bronchitis, tuberculosis)? | <input type="checkbox"/> | <input type="checkbox"/> | f) Positive test results or pretest counselling for, or diagnosis of AIDS, antibodies to HIV or any other immunological disorder? | <input type="checkbox"/> | <input type="checkbox"/> |
| b) Heart trouble (e.g. chest pain, shortness of breath, high blood pressure or heart murmur)? | <input type="checkbox"/> | <input type="checkbox"/> | g) Epilepsy, paralysis, nervous, mental or emotional disorder? | <input type="checkbox"/> | <input type="checkbox"/> |
| c) Stomach trouble (e.g. ulcer, indigestion, or gall bladder disorders)? | <input type="checkbox"/> | <input type="checkbox"/> | h) Back, spine, or muscle pain/disorders, neuritis, arthritis, rheumatism, or chronic fatigue syndrome? | <input type="checkbox"/> | <input type="checkbox"/> |
| d) Diabetes, kidney disease or urine abnormality? | <input type="checkbox"/> | <input type="checkbox"/> | i) Any disease, impairment or deformity not named? | <input type="checkbox"/> | <input type="checkbox"/> |
| e) Cancer, tumour or growth, or blood disorder? | <input type="checkbox"/> | <input type="checkbox"/> | | | |

2) Do you have a physical or mental health problem or any physical defect or any symptom of illness or disease? Yes No

3) In the past 5 years, have you been hospitalized or under medical observation, taken any medication of any kind, or had medical or surgical advice or treatment other than stated above? Yes No

4) In the past 12 months, have you used any form of tobacco, including e-cigarettes or other tobacco substitutes? Yes No

5) Have you ever taken drugs (other than for medical purposes), been advised to drink less alcohol, or received treatment for drug addiction or alcoholism? Yes No

6) DETAILS - If you answer "Yes" to any of the above questions, please give details below.

| Question Number | Please describe the medical condition | Date of Onset / Recovery | Medication and/or Treatments | Approximate Monthly Cost | Attending Physician or Hospital |
|-----------------|---------------------------------------|--------------------------|------------------------------|--------------------------|---------------------------------|
| | | | | | |
| | | | | | |
| | | | | | |

DECLARATION AND AUTHORIZATION FOR THE COLLECTION AND COMMUNICATION OF PERSONAL INFORMATION (To be completed by the Employee and, if Spouse is applying for coverage, Spouse)

I declare that the answers and statements I have provided in this form are complete and true. I agree that no insurance shall take effect until the insurance company approves my application. I agree that any employee coverage issued because of this application shall not come into effect unless the employee is actively engaged, full-time, in his or her own occupation on the date the coverage would normally begin. I understand that any coverage requested on dependent children can only be issued if the employee's or spouse's request for coverage is approved. I understand that the employee may cancel this coverage at any time by writing to the Chambers of Commerce Group Insurance Plan.

I authorize Chambers of Commerce Group Insurance Plan to collect, use, maintain and disclose personal information relevant to this application for the purposes of benefit plan administration, assessment, investigation, claim management, underwriting and for determining Plan eligibility. The non-exhaustive list of sources from which information can be collected includes medical and health professionals, facilities or providers, insurance companies, or other organizations/persons. This authorization is also valid for the collection, use and communication of personal information concerning my dependents, insofar as applicable to the administration of benefits under this plan.

I authorize the Chambers of Commerce Group Insurance Plan to email a copy of any requests for additional medical information and/or questionnaires required to process any application for coverage under this plan, including any correspondence relating to a medical underwriting decision. This authorization extends to my dependents, if applicable.

I acknowledge that more specific information about collection and use of my personal information can be found in the Privacy Policy on www.chamberplan.ca or from the administrator of my benefit program.

A photocopy of this authorization is as valid as the original.

Signature of employee _____ Email address _____

Signature of spouse _____ Signature of dependent child age 16 and over to be insured (aged 14 and over for Quebec) _____

Date _____

CHAMBERS PLAN OPTIONAL LIFE RATES

| Age | Smoker | Male | | Female | |
|---------|---------|---------|------------|---------|------------|
| | | Smoker | Non-Smoker | Smoker | Non-Smoker |
| < 30 | \$ 1.08 | \$ 0.54 | \$ 0.70 | \$ 0.37 | |
| 30 - 34 | 1.41 | 0.64 | 0.95 | 0.40 | |
| 35 - 39 | 1.45 | 0.71 | 1.10 | 0.58 | |
| 40 - 44 | 2.97 | 1.27 | 2.01 | 0.85 | |
| 45 - 49 | 5.24 | 2.21 | 3.03 | 1.49 | |
| 50 - 54 | 8.25 | 3.92 | 4.95 | 2.51 | |
| 55 - 59 | 14.02 | 6.25 | 8.57 | 3.93 | |
| 60 - 64 | 18.12 | 9.01 | 11.32 | 6.45 | |
| 65 - 69 | 30.97 | 13.70 | 18.71 | 10.73 | |

The chart above shows monthly premiums per **\$10,000** of coverage for employees and spouses. Dependent coverage is \$0.24 per month per dependent. To estimate your monthly premium, look under "Male" or "Female" in the column that matches your smoking status. Find the row that includes your age. Multiply the cost shown by the units of coverage you are requesting.

OPTIONAL LIFE RATE WORKSHEET

| | Name | Rate | Units of \$10,000 | Monthly Premium |
|----------|-------|-------|-------------------|-----------------|
| Employee | _____ | _____ | _____ | \$ _____ |
| Spouse | _____ | _____ | _____ | \$ _____ |

| | Name | Rate | Units of \$5,000 | Monthly Premium |
|-----------|-------|--------|------------------|-----------------|
| Dependent | _____ | 0.24 x | 1 | \$ _____ |
| Dependent | _____ | 0.24 x | 1 | \$ _____ |
| Dependent | _____ | 0.24 x | 1 | \$ _____ |
| | | | Total | \$ _____ |