

Group Benefits Evidence of Insurability - Head Office Plans

INSTRUCTIONS - Please print all answers

- Please consult your plan administrator for type of coverage available under your plan. Check (✓) the appropriate box to indicate the type of coverage for which you are applying.
 PLAN MEMBER ONLY PLAN MEMBER AND SPOUSE PLAN MEMBER, SPOUSE AND DEPENDANTS SPOUSE AND/OR DEPENDANTS
- Please ensure that ALL SECTIONS are completed.
 Section 1 - Plan sponsor information - TO BE COMPLETED FIRST BY PLAN ADMINISTRATOR.
 Sections 2, 3, 4, 5, 6 and 7 - Plan member/spouse information - To be completed by plan member/spouse and submitted to Manulife Financial.
- If required, retain a photocopy for your files.

1 Plan sponsor information

| | | | |
|-------------------------|------------------------|--------------------------------|--|
| Plan contract number(s) | Division number | Plan member certificate number | |
| Plan sponsor | | | |
| Plan administrator name | Phone number () | E-mail address | |

2 Plan member statement

| | | | |
|---|--|---|------------------------------------|
| Plan member's name (last, first and middle initial) | | | Occupation |
| Sex <input type="radio"/> Male <input type="radio"/> Female | Date of birth (dd/mmm/yyyy) | Home phone number () | Business phone number () |
| Plan member's address (number, street, apartment) | | | |
| City | | Province | Postal code |
| Height _____ m _____ cm _____ ft _____ in | Weight <input type="radio"/> kg <input type="radio"/> lb | Have you smoked (cigarettes, cigars, pipe, etc.) or used tobacco in any other form within the last 12 months? <input type="radio"/> Yes <input type="radio"/> No | |
| Have you lost or gained more than 10 lbs. during the last 12 months? <input type="radio"/> Yes <input type="radio"/> No If "Yes", please answer the following: | | | |
| What was the amount of weight change? <input type="radio"/> kg <input type="radio"/> lb | Was this a gain or a loss? | Reason | |
| Name of personal physician (last, first and middle initial) | | | |
| Address of personal physician (number, street, suite) | | | Physician's phone number () |
| City | | Province | Postal code |

3 Spousal statement

| | | | |
|---|--|---|------------------------------------|
| Spouse's name (last, first and middle initial) | | | |
| Sex <input type="radio"/> Male <input type="radio"/> Female | Date of birth (dd/mmm/yyyy) | Home phone number () | Business phone number () |
| Height _____ m _____ cm _____ ft _____ in | Weight <input type="radio"/> kg <input type="radio"/> lb | Have you smoked (cigarettes, cigars, pipe, etc.) or used tobacco in any other form within the last 12 months? <input type="radio"/> Yes <input type="radio"/> No | |
| Have you lost or gained more than 10 lbs. during the last 12 months? <input type="radio"/> Yes <input type="radio"/> No If "Yes", please answer the following: | | | |
| What was the amount of weight change? <input type="radio"/> kg <input type="radio"/> lb | Was this a gain or a loss? | Reason | |
| Name of personal physician (last, first and middle initial) | | | |
| Address of personal physician (number, street, suite) | | | Physician's phone number () |
| City | | Province | Postal code |

4 Dependant information

Please provide the following information for each dependant to be insured.
If you have more than three children, please attach separate sheet (signed and dated) and include all personal information as requested above:

Child's name (last, first and middle initial)

Sex Male Female Date of birth (dd/mmm/yyyy) Height _____ m _____ cm _____ ft _____ in Weight kg lb

Have you lost or gained more than 10 lbs. during the last 12 months? Yes No If "Yes", please answer the following:
What was the amount of weight change? kg lb Was this a gain or a loss? Reason

Dependant physician - Is name of personal physician the same as member? Yes No If "No", please provide:

Name of personal physician (last, first and middle initial)

Address of personal physician (number, street, suite) Physician's phone number () City Province Postal code

Child's name (last, first and middle initial)

Sex Male Female Date of birth (dd/mmm/yyyy) Height _____ m _____ cm _____ ft _____ in Weight kg lb

Have you lost or gained more than 10 lbs. during the last 12 months? Yes No If "Yes", please answer the following:
What was the amount of weight change? kg lb Was this a gain or a loss? Reason

Dependant physician - Is name of personal physician the same as member? Yes No If "No", please provide:

Name of personal physician (last, first and middle initial)

Address of personal physician (number, street, suite) Physician's phone number () City Province Postal code

Child's name (last, first and middle initial)

Sex Male Female Date of birth (dd/mmm/yyyy) Height _____ m _____ cm _____ ft _____ in Weight kg lb

Have you lost or gained more than 10 lbs. during the last 12 months? Yes No If "Yes", please answer the following:
What was the amount of weight change? kg lb Was this a gain or a loss? Reason

Dependant physician - Is name of personal physician the same as member? Yes No If "No", please provide:

Name of personal physician (last, first and middle initial)

Address of personal physician (number, street, suite) Physician's phone number () City Province Postal code

5 Medical questions for proposed insured

COMPLETE ALL QUESTIONS BELOW on behalf of ALL applicants. Provide full details to ALL YES QUESTIONS. If you require more room for YES answers please attach a separate sheet (signed and dated).

| | Plan member | Spouse | Children |
|---|--|--|--|
| 1. During the past 12 months have you | | | |
| (a) flown as a pilot, student pilot or crew member or have any intention of doing so? | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| (b) engaged in racing, underwater diving, parachuting or any other hazardous sport or have any intention of doing so? | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| 2. Have you | | | |
| (a) ever applied for or received benefits, compensation or pension because of sickness or injury? | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| (b) ever had an application for life or health insurance declined, postponed, or modified in any way? | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| (c) been absent from work for medical reasons during the last 5 years? | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| (d) currently received any treatment/medications? | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| (e) any condition which might require medical consultation, hospitalization or future surgical or psychiatric treatment? | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| (f) any family history of any inherited or familial disease (e.g. Huntington's Chorea, diabetes, heart or kidney disease)? | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| 3. Have you ever consulted a physician, ever been treated for, or had any known identification of | | | |
| (a) chest pain, blood vessel disease, heart disorder, or heart attack or stroke? | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| (b) high blood pressure? | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| (c) allergies or skin disorders, including growths, cysts or tumours? | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| (d) glandular disorders, including thyroid disorders and diabetes? | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| (e) epilepsy, neurological disorder (e.g. Multiple Sclerosis, Parkinsons)? | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| (f) nervous or mental disorder or an emotional condition such as anxiety or depression? | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| (g) excessive use of alcohol or drugs? | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| (h) lung disorders? | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| (i) bowel, stomach or liver disorders? | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| (j) cancer? | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| (k) disorder of the kidney, urine or genital organs? | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| (l) arthritis, rheumatism or fibromyalgia? | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| (m) disorders of the muscles or bones including the back, spine or joints? | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| (n) immune deficiency disorder including AIDS or AIDS-related complex (ARC) or any generalized enlargement of the lymph glands or any test results indicating possible exposure to the AIDS (e.g. HTLV-III, LAV) virus? | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| (o) anemia, or other blood disorders? | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| 4. Have you ever had any physical impairment, condition, disease or disorder or chronic symptoms including Chronic Fatigue Syndrome or chronic pain not covered above? | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |

Please provide details below, if you have answered "Yes" to ANY questions. If more space is needed, use another form or sheet of paper (both must be signed and dated).

| Question number | Name of person (first & middle initial) | Details or name of condition | Date and duration | Medication/treatment and results (recovery or remaining effects) | Names and addresses of physicians and hospitals |
|-----------------|---|------------------------------|-------------------|--|---|
|-----------------|---|------------------------------|-------------------|--|---|

6 Certification and authorization

I certify that I (being the plan member, spouse or dependant with the capacity to contract, whichever is applicable) am applying for this Group Benefits coverage/insurance ("Coverage") and that the information provided for this application is true and complete. I agree that my coverage may be denied or terminated at any time as a result of any false, incomplete, or misleading information having been provided in this application. I authorize Manulife Financial ("Manulife") to collect, use, maintain and disclose my personal information relevant to this application ("Information") for the purposes of Group Benefits plan administration, audit and the assessment, investigation, or management of this application, and medical underwriting (collectively, the "Purposes"). I am authorized to consent to the collection, use, maintenance, exchange and disclosure of Information pertaining to any minor child who may be the subject of this application for Coverage, for the Purposes, and all of the statements made herein on my own behalf shall apply equally to such minor child. I understand that Manulife may investigate this application and may require information about me for the Purposes, including information regarding activities, income, employment, education and training, health and medical history and treatment, including clinical notes. I authorize any person or organization with Information, including any medical and health professionals, facilities or providers, professional regulatory bodies, any employer, group plan administrator, insurer, investigative agency, and any administrators of other benefits programs to collect, use, maintain and exchange this information with each other and with Manulife, its reinsurers and/or its service providers, for the Purposes. I understand that any Coverage shall not become effective until approved by Manulife.

I authorize the use of my Social Insurance Number ("SIN") for the purposes of identification and administration, if my SIN is used as my plan member certificate number. I agree a photocopy or electronic version of this authorization is valid. I acknowledge that more specific details regarding how and why Manulife collects, uses, maintains, and discloses my personal information can be found in Manulife's Privacy Policy and Privacy Information Package, available at www.manulife.ca/groupbenefits, or from my Plan Sponsor.

Plan member's name (please print)

Signature of plan member

Date signed (dd/mmm/yyyy)

Signature of spouse (required only if evidence regarding insurability of spouse is provided in this form)

Date signed (dd/mmm/yyyy)

Any Information provided to or collected by Manulife in accordance with this authorization, will be kept in a Group Benefits life, health or disability file. Access to your Information will be limited to:

- Manulife employees, representatives, reinsurers, and service providers in the performance of their jobs;
- Persons to whom you have granted access; and
- Persons authorized by law.

You have the right to request access to the personal information in your file, and, where appropriate, to have any inaccurate information corrected.

7 Mailing instructions

Please send the completed form to:

Group Medical Underwriting
 Manulife Financial
 PO BOX 2026
 HALIFAX NS B3J 2Z1