Forms updated to reflect recent product enhancements and other changes

These form changes are effective immediately. **Please destroy previous versions and use only the new 2010 versions.** Due to the anti-money laundering requirements, Canada Life will **not** accept previous versions after **May 31, 2010**.

These forms are available to order and are also available electronically on Canada Life™ RepNet.

**Application for life insurance (405)**

Changes made to the *Application for life insurance* include:

- Mailing address: For anti-money laundering purposes it’s now required to obtain a physical address when an individual’s mailing address is a P.O. Box, RR# or general delivery. Indicate the physical address in 15.12.
- Section 1.4: Survivorship wording updated
- Section 1.7: Owner(s) identification and third-party determination moved from the *Report to the advisor* section to the *General information* section.
- Section 2: Beneficiary/trustee information updated and expanded
- Section 4.9: Additional deposit option (ADO) updated from previous terminology “Paid-up insurance rider”
- Section 4.10 & 4.14: Questions included when applying for the business growth protection rider (for business owners only).
- Section 4.13: Disability lump-sum benefit updated questions to reflect recent enhancements
- Section 8 – Premiums/payments:
  - This section has been redesigned and now includes a “cheque illustration” where you can write in the financial institution.
  - The Terms and conditions of the pre-authorized chequing (“PAC”) plan now only appear on page 18. The client is to review these and sign in section 14 agreeing to the terms and conditions.
- Section 10 – Personal information:
  - 10.1 now requires more details surrounding the client’s occupation for anti-money laundering purposes, “Nature/type of business” description area has been added.
  - 10.4 has been changed to match the smoking question in the combined Life/Critical illness application.
  - Updated driver’s licence question to indicate the following:
    - Provide your driver’s licence number and where it was issued in 10.9 (a) if:
      - Coverage applied for on your life is $2,000,001 or greater, OR
      - Yes is answered to either 10.9 (b) or (c).
  - The terms and conditions in the Request for the pre-authorized chequing (“PAC”) plan, on page 18, have been updated to comply with the Canadian Payments Association.
- Section 15 – Report completed by the advisor:
  - Within section 15.3, a question has been added to gather financial information on the owner if they are not the insured. This is to comply with anti-money laundering requirements.
  - Note added regarding forms that are required for anti-money laundering purposes.
  - The industry-wide advisor disclosure has been added to this page.

**Product pages for the application for life and adult critical illness insurance (17-8300) and Millennium universal life insurance product page (17-8284)**
These forms have been updated to include the recent enhancements to the disability lump-sum benefit, as well as other wording changes.

Please remove any previous versions of these forms from the Application for life and adult critical illness insurance (17-8299) and the Telephone application kit (46-4051) and replace them with the new 2010 version. Any new orders for applications or kits will include the new version.