

Part D – Beneficiary Designation

Beneficiary designation for payment of Accidental Death & Dismemberment benefit (in the case of death, if no beneficiary designation is made, benefits will be payable to the estate):

Primary Applicant's Beneficiary

Co-Applicant's Beneficiary

Last Name _____ First Name _____ Last Name _____ First Name _____

Relationship to Primary Applicant _____ Relationship to Co-Applicant _____

If you designate a beneficiary under the age of 18, benefits will be paid into court or to the Public Trustee, unless a trustee is appointed, except in Quebec where benefits will be paid directly to the tutor or administrator of the beneficiary and no trustee may be appointed.

Trustee: Last Name _____ First Name _____ Trustee: Last Name _____ First Name _____

Relationship to Primary Applicant _____ Relationship to Co-Applicant _____

For Quebec residents only:

In the province of Quebec, any designation of a spouse as a beneficiary is irrevocable unless stipulated to be revocable. (Check box below if designation is to be revocable.)

I hereby declare and stipulate that the beneficiary designation made in this form is revocable. I hereby declare and stipulate that the beneficiary designation made in this form is irrevocable.

Part E – Payment Options

Initial Payment: I/We hereby authorize Manulife Financial to debit the initial two (2) months premium, \$ _____ from my/our:

Option #1 Financial Services Account (Pre-Authorized Debit)

Option #2 Credit Card Account

Subsequent Payments will be made by:

Option #1 Pre-Authorized Debit (PAD) from my/our Financial Services Account

PAD Billing Frequency: Monthly Semi-Annually (2% discount) Annually (4% discount)

Important: for verification purposes, we require a sample cheque marked 'VOID'. Please complete Part F.

Option #2 Credit Card Account

Credit Card Billing Frequency: Monthly Semi-Annually Annually

Please note: billing frequency discounts are not available for credit card payment options. Please complete Part F.

Option #3 Direct Billing

Direct Billing Frequency: Semi-Annually (2% discount) Annually (4% discount)

Part F – Payment Information and Authorization

Payment Information

For Pre-Authorized Debit (PAD) payment options

Name of Account holder _____

Financial Institution _____ Address _____ City/Town _____

Bank Account Number _____ Transit Number _____

Type of Account: Personal Chequing Chequing/Savings Savings Other

Joint Accounts: Is this a joint account requiring only one signature? Yes No

If more than one signature is required on withdrawals issued against the account, both account holders must sign this authorization.

Non-Chequing Accounts: Since approval from my/our financial institution is required for pre-authorized payments from accounts with no chequing privileges, I/we have made prior arrangements to allow for pre-authorized payments from my/our account. Enclosed is a withdrawal slip that has been stamped by my/our financial institution allowing withdrawals to be made from my/our non-chequing account.

For Credit Card payment options

Credit Card: Visa MasterCard American Express

Account Number _____ Expiry Date _____
MM / YYYY

Name of Cardholder _____ Signature of Cardholder _____

Part F – Payment Information and Authorization (continued)

Payment Authorization

For Pre-Authorized Debit (PAD) payment options

I/We authorize Manulife Financial to make monthly automatic withdrawals from my/our bank account on or about the first business day of each month for monthly insurance premiums due on or after I/we sign this authorization. Withdrawals from my/our account may be for variable amounts, as they may change in accordance with my/our insurance contract and as required to administer my/our policy. **I/We waive the right to receive further notice of the amount and date of each automatic withdrawal from my/our account.** If the bank or financial institution does not honour an automatic monthly withdrawal the first time it is presented for payment, Manulife Financial may attempt to withdraw that payment again within 30 days. Manulife Financial reserves the right to ask for an alternative method of payment if payment is not honoured. All one-time or automatic withdrawals from my/our bank account will be treated as personal withdrawals as defined by the Canadian Payments Association in Rule H-1. I/We or Manulife Financial may end this agreement at any time by giving 10 days written notice. I/We understand that cancelling this PAD agreement may result in loss of insurance coverage unless Manulife Financial receives another form of payment.

You may obtain a sample cancellation form by contacting your financial institution or through www.cdnpay.ca. If you have any questions about withdrawals from your bank account, contact us at 1-877-COVER ME® (1-877-268-3763), www.coverme.com or write to us at Manulife Financial, PO Box 670, Stn Waterloo, Waterloo, Ontario N2J 4B8.

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 PAD withdrawal that is not authorized or is inconsistent with this PAD agreement. To obtain a form for a Reimbursement Claim, or for more information on your recourse rights, contact your financial institution or visit www.cdnpay.ca.

Name of Account holder _____ Signature of Account holder _____

Second signature if joint account _____ Dated _____
DD / MM / YYYY

For Credit Card payment options

I/We hereby authorize Manulife Financial to make a withdrawal from my/our account on or about the first business day of each month in which insurance premiums are due. This Authorization may be terminated by either Manulife Financial or by me/us through written notice.

Manulife Financial may terminate coverage or change the method of payment to another qualifying method should a withdrawal be refused for any reason and the financial institution shall in no way be held liable should such an event occur. A \$25.00 fee will be charged for all NSF (Non-Sufficient Funds) transactions.

Name of Cardholder _____ Signature of Cardholder _____

Second signature if joint account _____ Dated _____
DD / MM / YYYY

Applicant's Declaration

ALL APPLICANTS MUST COMPLETE THIS SECTION

This plan is underwritten by The Manufacturers Life Insurance Company.

Check here if you do not wish to receive further information and material on Manulife Financial products.

I/We hereby acknowledge that the statements contained herein are true and complete and together with any other forms signed by me/us in connection with this application form the basis for any Policy issued hereunder. I/We acknowledge receipt of and agree with the Notice on Privacy and Confidentiality and Notice on Information provided to the AIR MILES® Reward Program. I/We understand and agree that coverage shall not become effective until the first of the month following final approval.

I/We hereby designate the individual(s) named as beneficiary(ies) to receive any Accidental Death and Dismemberment proceeds payable.

A photocopy of this signed authorization shall be as valid as the original.

Signature of Primary Applicant _____ Dated _____
DD / MM / YYYY

Signature of Co-Applicant _____ Dated _____
DD / MM / YYYY

FollowMe Health is offered through Manulife Financial
(The Manufacturers Life Insurance Company).

Plan underwritten by The Manufacturers Life Insurance Company.



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