

1, Complexe Desjardins Montréal (Québec) H5B 1E2 1-800-278-0669 200, rue des Commandeurs Lévis (Québec) G6V 6R2 1-800-278-0669

Policy number Policyowner 1 Policyowner 2

Policy returned due to a change to insurability conditions

The following information applies only if the enclosed policy was issued following an insurance application that required evidence of insurability.

If the insurability conditions* of any of the proposed insureds have changed since the date the insurance application was signed:

- Please return the policy to Desjardins Insurance along with the Insurability Questionnaire form 14238E completed and signed for each proposed insured concerned.
- · Desjardins Insurance will then re-evaluate the insurance application based on the new information.
- * Insurability conditions include any situation that can influence Desjardins Insurance's decision to issue the policy, as mentioned in the "Statements and Authorizations" section of the insurance application.

Policy returned due to request for changes

The policyowner has read the above-mentioned policy and requests the following changes:

Note: Please return the policy to Desjardins Insurance with this request form and enclose a new illustration. Date (yyyy/mm/dd)		
X	Signature of policyowner 1	X Signature of policyowner 2
X	Signature of representative	X Signature of supervisor (Quebec only)

Policy accepted

The policyowner confirms that:

- · They have received the above-mentioned policy and read this document before signing it;
- They have received a copy of the financial needs analysis related to this policy (Quebec only);
- The representative explained the following and that they understand them well:
 - · Policyowner's rights
 - Policy provisions
 - Insurance coverage
 - · Amount of insurance payable upon death
 - · Grace period and reinstatement
 - Policy fees

- · Cash surrender value, if applicable
- Beneficiary
- · Insurability conditions
- · Premiums that apply to the policy and any possible variations
- · Procedure for claims, change of address or any other changes

Signature of policyowner 1	If policyowner 1 is a company, name and title of the person who has the authority to sign on its behalf
Signature of policyowner 2	If policyowner 2 is a company, name and title of the person who has the authority to sign on its behalf
Signature of representative	First and last name of representative (please print)
Signature of supervisor (Quebec only)	Date (yyyy/mm/dd)