

### 1. Personal Information

Name: \_\_\_\_\_ Email: \_\_\_\_\_

Cell Phone: \_\_\_\_\_ Date of Birth: (mm/dd/yyyy) \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Gender: (Male, Female) \_\_\_\_\_ Place of Birth: \_\_\_\_\_

Home Address: \_\_\_\_\_ No. of Years: \_\_\_\_\_

Resident Status: (Citizen, Resident, Visa) \_\_\_\_\_ US tax resident?  Yes |  No

Driver's License No.: \_\_\_\_\_ Place of Issue: \_\_\_\_\_

Issued: (mm/dd/yyyy) \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Expires: (mm/dd/yyyy) \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Marital Status: (Married, Common-law, Divorced, Single, Other) \_\_\_\_\_

Spouse Name: \_\_\_\_\_ Date of Birth: (mm/dd/yyyy) \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Occupation: \_\_\_\_\_ Employer: \_\_\_\_\_ No. of Years: \_\_\_\_\_

Employer Address: \_\_\_\_\_

Height: (ft/in) \_\_\_\_\_ Weight (lbs) \_\_\_\_\_ Change of  $\pm 10$  lbs in last 12 months?  Yes |  No

Details: \_\_\_\_\_

Primary Physician: \_\_\_\_\_ Date of Last Visit: \_\_\_\_\_

Clinic Name: \_\_\_\_\_ Clinic Location: \_\_\_\_\_

Details of last visit: \_\_\_\_\_

\_\_\_\_\_

Medications: \_\_\_\_\_

\_\_\_\_\_

Do you have, or have you been treated for, any of the following conditions: High blood pressure, High cholesterol, Cancer, tumors, leukemia, polyps or skin lesions, Diabetes, coronary or vascular issues, Depression or Anxiety, gastrointestinal issues such as Chron's or Colitis?  Yes |  No

\_\_\_\_\_

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Other Physician: \_\_\_\_\_ Date of Last Visit: \_\_\_\_\_

Clinic Name: \_\_\_\_\_ Clinic Location: \_\_\_\_\_

Details: \_\_\_\_\_

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Other Physician: \_\_\_\_\_ Date of Last Visit: \_\_\_\_\_

Clinic Name: \_\_\_\_\_ Clinic Location: \_\_\_\_\_

Details: \_\_\_\_\_

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Other Physician: \_\_\_\_\_ Date of Last Visit: \_\_\_\_\_

Clinic Name: \_\_\_\_\_ Clinic Location: \_\_\_\_\_

Details: \_\_\_\_\_

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Has any parent or any sibling ever been diagnosed with heart disease, stroke, cancer Huntington's chorea, kidney disease, Parkinson's, multiple sclerosis, Alzheimer's, ALS or Lou Gehrig's or other motor neuron disease, diabetes, hepatitis, kidney disorders or retinitis pigmentosa?  Yes |  No

Relation: \_\_\_\_\_ Diagnosis: \_\_\_\_\_

Age of Onset: \_\_\_\_\_ Current Age: \_\_\_\_\_ / Age at Death: \_\_\_\_\_ Cause: \_\_\_\_\_

Details: \_\_\_\_\_

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Relation: \_\_\_\_\_ Diagnosis: \_\_\_\_\_

Age of Onset: \_\_\_\_\_ Current Age: \_\_\_\_\_ / Age at Death: \_\_\_\_\_ Cause: \_\_\_\_\_

Details: \_\_\_\_\_

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### 2. Lifestyle Information

In the past 15 years, have you consumed any alcoholic beverages?  Yes |  No

Wine \_\_\_\_\_ Glasses / Month

Beer \_\_\_\_\_ Bottles / Month

Liquor \_\_\_\_\_ Ounces / Month

In the past 15 years, have you consumed any nicotine products (Including Cigarettes, Cigars, Cigarillo, Vapes, E-Cigarette, Patch/Gum, Pipe, Other)?  Yes |  No

Date of last use: \_\_\_\_\_ Details: \_\_\_\_\_

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In the past 15 years, have you consumed any marijuana products?  Yes |  No

Date of last use: \_\_\_\_\_ Details: \_\_\_\_\_

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In the past 15 years, have you used drugs or had counseling for drug/alcohol use?  Yes |  No

Date of last use: \_\_\_\_\_ Details: \_\_\_\_\_

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In the past 5 years, have you participated in a hazardous activity or do you expect to participate in a hazardous sport or activity, such as back country skiing, snowboarding or snowmobiling, ballooning, hang gliding, heli-skiing, mountain climbing, racing of any kind, scuba or skin diving, skydiving, ultralight flying, flying in an aircraft as a pilot?  Yes |  No

Date of last activity: \_\_\_\_\_ Details: \_\_\_\_\_

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In the past 2 years, have you had driving or speeding violations?  Yes |  No

In the past 5 years, have you had your driver's license suspended?  Yes |  No

In the past 10 years, have you ever been subject to a DUI offense?  Yes |  No

Details: \_\_\_\_\_

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### 3. Travel History

Do you plan to (or have you) traveled outside of the US/Canada within 12 months?  Yes |  No

Destination	Date	Duration	Travel Reason	Notes
				<input type="checkbox"/> Non-Urban
				<input type="checkbox"/> Non-Urban
				<input type="checkbox"/> Non-Urban
				<input type="checkbox"/> Non-Urban

How many days do you spend traveling within the US on average each year? \_\_\_\_\_ days

Do you own a home or property in the US?  Yes |  No

Address: \_\_\_\_\_

Owner(s): \_\_\_\_\_ Owned Since: \_\_\_\_\_ Value: \_\_\_\_\_

### 4. Existing Insurance Coverage

Do you have any life insurance policies or pending life insurance policy applications?  Yes |  No

Carrier	Coverage	Year	Type	Notes
				<input type="checkbox"/> Rated <input type="checkbox"/> Replace <input type="checkbox"/> Pending
				<input type="checkbox"/> Rated <input type="checkbox"/> Replace <input type="checkbox"/> Pending
				<input type="checkbox"/> Rated <input type="checkbox"/> Replace <input type="checkbox"/> Pending
				<input type="checkbox"/> Rated <input type="checkbox"/> Replace <input type="checkbox"/> Pending

## 5. Personal Needs Analysis

What is your total active annual income? \_\_\_\_\_

What is your other passive annual income? \_\_\_\_\_

How many years of future income is anticipated? \_\_\_\_\_

What is your net worth (assets minus liabilities)? \_\_\_\_\_

Have you ever been charged with any criminal offenses?  Yes |  No

In the past 5 years, have you been involved in a bankruptcy?  Yes |  No

Have you, or a relative, ever been involved in political activity?  Yes |  No

Will a third party obtain legal interest in the applied for policy?  Yes |  No

Details: \_\_\_\_\_

## 6. Corporate Information

Will a corporation or entity be the owner of your life insurance policy?  Yes |  No

Corporation Name: \_\_\_\_\_ Federal BN: \_\_\_\_\_

Your corporate title: \_\_\_\_\_ Are you a signing officer?  Yes |  No

Please specify the beneficial business owners and their respective ownership share:

Name: \_\_\_\_\_ / \_\_\_\_\_% Name: \_\_\_\_\_ / \_\_\_\_\_%

Name: \_\_\_\_\_ / \_\_\_\_\_% Name: \_\_\_\_\_ / \_\_\_\_\_%

	This Year	Last Year
Corporate book value (net worth):	_____	_____
Corporate fair market value:	_____	_____
Corporate gross annual revenue:	_____	_____
Corporate net (after-tax) annual revenue:	_____	_____

Do you authorize any third party (comptroller, assistant, accountant ...) to act as an intermediary for any information or document requests or any other inquiries we may have?  Yes |  No

Name: \_\_\_\_\_ Role: \_\_\_\_\_

Email: \_\_\_\_\_ Phone: \_\_\_\_\_

Question #: \_\_\_\_\_ Details: \_\_\_\_\_

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Question #: \_\_\_\_\_ Details: \_\_\_\_\_

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Question #: \_\_\_\_\_ Details: \_\_\_\_\_

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### Advisor Disclosure & Privacy Statement

#### Licenses & Jurisdictions

I am licensed as a life and health insurance agent in Quebec & Ontario. I represent several insurers, but I place most of my business with BMO Insurance, Canada Life, Sun Life & Manulife. No insurer holds an ownership interest in my business. I don't hold a significant interest in any insurance company.

#### Compensation

I am compensated by a sales commission on policies I sell and I may also receive a renewal (or service) commission on policies that remain active. Commissions are paid by the company that provides the product you purchased. If my sales reach a certain level, I may be eligible for additional compensation, such as a bonus, and other benefits such as conferences.

#### Conflict of interest

I take the potential of a conflict of interest seriously. I confirm that I have no conflict of interest. If I become aware of a potential conflict, I will tell you. If you need information about my qualifications or business relationships, please contact me.

#### Client Authorization

I acknowledge that my independent financial security advisor will create and maintain a client file for me. This file will contain personal information related to me, which will be gathered in order to assess my financial situation, offer me products and services that may be of interest and benefit to me, and assist me with ongoing services, changes, and claims. This personal information may include records of meetings and phone calls, and instructions that I give in regard to the products and services that I have purchased or wish to purchase or consider. I authorize and direct my advisor to hold additional personal information or documents (originals or copies) containing my personal information provided by me or with my authorization. Examples of personal information and documents are insurance policies, insurance applications in whole or in part including medical and lifestyle information, wills, testaments, powers of attorney, marriage or birth certificates, income tax returns or notices of assessment, corporate financial statements, and mortgage and real estate ownership papers

#### Privacy

This consent also allows for the sharing of information with any persons, financial institutions, businesses, or other parties with whom we deal. This may include service providers in jurisdictions outside of Canada, and would therefore be subject to the laws of those jurisdictions. You may withdraw your consent at any time (subject to legal or contractual obligations and on providing us reasonable notice) by contacting our Privacy Officer. Please advise us if you do not agree to share with us your personal information, including financial and medical information, so that we may provide you with financial services, which best meet your needs. By signing below, you consent to the collection of your personal information for your file.

You acknowledge that you have read and understood the information enclosed and agree to proceed.

Agent/Witness: \_\_\_\_\_ Date: \_\_\_\_\_

Client Name: \_\_\_\_\_ Date: \_\_\_\_\_

Client Signature: \_\_\_\_\_





### Authorization for Release of Health-Related Information

#### This Authorization complies with the HIPAA Privacy Rules

For the purpose of obtaining the insurance coverage that I have requested, I hereby authorize (Armstrong Financial Services, Armstrong Financial USA, IDC-WIN, ASG Life) (the "Representative") and its affiliated agencies, to disclose my personal financial and health information to the insurance companies listed at the bottom of this page and to insurance agents and brokers acting on my behalf with respect to obtaining such insurance coverage.

I authorize any health plan, physician, health care professional, hospital, clinic, laboratory, pharmacy, medical facility, Pharmacy Benefit Manager or other health care provider that has provided treatment or services to me or on my behalf within the past 10 years ("my Providers") to disclose my entire medical record and any other information that may be considered protected health information under the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") concerning me to the Representative and its staff, affiliated companies and/or entities, insurance companies and their reinsurers. This includes information on the diagnosis or treatment of Human Immunodeficiency Virus (HIV) infection and sexually transmitted diseases. This also includes information on the diagnosis and treatment of mental illness and the use of alcohol, drugs, and tobacco, but excludes psychotherapy notes.

By my signature below, I acknowledge that any agreements I have made with my Providers that restrict disclosure of my medical records and any associated HIPAA-protected health information do not apply for purposes of this authorization and I instruct my Providers to release and disclose my entire medical record without restriction to the Representative. I understand that any information that is disclosed pursuant to this authorization may be subject to re-disclosure and no longer covered by certain federal rules governing the privacy and confidentiality of health information.

The information contained in these medical and financial records will be held in confidence and may be used only for the purpose of the procurement, or the evaluation or underwriting for the possible procurement, of life, health, long-term care, or other insurance products. The contents therein may be reviewed and assessed by a qualified staff consisting of medical directors, underwriters, underwriting assistants, or other related employees involved in the submission, receipt, or evaluation of insurance applications or prospective applications of the insurance companies at the bottom of this page and their re-insurers, the Representative, its staff, employees and affiliated companies.

This authorization shall be valid for twelve (12) months from the date below. A copy of this authorization shall be as valid as the original. I understand that I am entitled to receive a copy of this authorization.

I understand that I may write to the Representative to revoke this authorization and that the revocation will take effect when the Representative receives my written request. I understand that any action already taken in reliance on this authorization cannot be reversed, and my revocation will not affect those actions. I also understand that, to the extent that another law allows an insurance company listed below to contest a claim under an insurance policy or the insurance policy itself, my revocation of this authorization may not be effective.

I understand that if I refuse to sign this authorization, the Representative may not be able to provide full and complete information about the insurance coverage and its cost that may be available to me. I also understand and acknowledge that each of the insurers listed on this form, or to which I may formally apply, may require me to sign a similar authorization used exclusively by such insurer before they will process my application or offer insurance coverage. I understand that my refusal to sign this authorization will not affect my ability to obtain treatment or payment for services, or my eligibility for health care benefits; provided, however, that if a health care service (e.g. a physical exam) is requested solely for the purpose of creating protected health information to be disclosed to a third party, the health care provider may refuse to provide the service if I do not sign this authorization.

21st Century	Guardian Hooper	Nationwide	Sagikor / SBLI	Canada life
Accordia Life	John Hancock	New York Life	SSQ / Beneva	BMO Insurance
Allianz Life	LIBRA Insurance	Pacific Life	Security Mutual	Manulife
American General	Lincoln Life & Annuity	Pan American Life	Symetra	Sun Life
ANICO / Banner Life	Lincoln Financial Group	Principal Life Insurance	Transamerica Life	Industrial Alliance
ExamOne / Dynacare	MassMutual	Principal National Life	Transamerica Financial	Empire Life
William Penn	Metropolitan Life	Protective Life	Equitable Life	RBC Life
Zurich American Life	Mutual of Omaha	Prudential Financial	Desjardins	

Agent/Witness: \_\_\_\_\_ Date: \_\_\_\_\_

Client Name: \_\_\_\_\_ Date: \_\_\_\_\_

Client Signature: \_\_\_\_\_



**Notice to the applicant and to the intermediary**

This form must be sent together with the [Driving Record Search](#) (4941A).

Information entered on this form must not have been modified, crossed out or erased. Otherwise, the application may be refused.

[Consult the fees required for each record.](#)

To help us better process your application, please complete this form on-screen before printing.

INFORMATION ON APPLICANT			
Company, organization or other (print) <b>Dynacare Insurance Solutions</b>			
Last name and first name of the person authorized to act on behalf of the applicant (print)			
Address (Street number, street name, apt.) <b>10945, boul. Louis-H.-Lafontaine, bureau 201</b>			
Municipality/Province <b>Montréal/Québec</b>	Postal code <b>H1J 2E8</b>	Telephone	Ext.

INFORMATION ON INTERMEDIARY			
Intermediary company or organization (print) <b>Conseillers en systèmes d'information et en gestion CGI Inc.</b>			
Last name and first name of authorized person (print) <b>Responsable du Centre d'assistance technique</b>			
Address (Street number, street name, apt.) <b>1350, Boul. René-Lévesque Ouest</b>			
Municipality/Province <b>Montréal/Québec</b>	Postal code <b>H3G 1T4</b>	Telephone	Ext.

Note: The intermediary agrees to use this information only to transmit it to the applicant.

AUTHORIZATION OF DRIVER'S LICENCE HOLDER			
Driver's licence number			
<input type="text"/>			
Fill all 13 spaces			
Last name and first name of driver's licence holder			
<input type="text"/>			
Date of birth		Telephone (home)	Telephone (work)
Year	Month	Day	Ext.
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
I, the undersigned, authorize the Société de l'assurance automobile du Québec to disclose to the applicant indicated above the content of my driving record, including, in particular, suspensions, revocations, demerit points, offences, as well as accidents in which I was involved while driving a heavy vehicle. This authorization is valid for twelve (12) months as of the date of signature.			
Year-Month-Day		Signature of licence holder	
<input type="text"/>		<input type="text"/>	
Date		Signature of licence holder	



**Protection of Personal Information**

All information gathered by authorized Société de l'assurance automobile du Québec personnel is handled confidentially. The Société requires this personal information to apply the *Automobile Insurance Act*, the *Act respecting the Société de l'assurance automobile du Québec* and the *Highway Safety Code*. Under the *Act respecting Access to documents held by public bodies and the Protection of personal information*, it may be conveyed to Government departments or agencies, or used for statistical, survey, study, audit or investigative purposes. Failure to provide information can result in a refusal of service on the Société's part. You may consult, correct or obtain a copy of any personal information concerning you.

For more information, consult the Policy on Privacy on the Société's Web site at [saaq.gouv.qc.ca](http://saaq.gouv.qc.ca) or contact the Société's call centre.

For information, call 418 528-3183 or 1 800 642-1865 (toll free)