

Life Saver

Annual premium adjustment



1 IDENTIFICATION OF CONTRACTHOLDER

Application or Contract No.	Last name	First name
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2 INVESTMENT INSTRUCTIONS

I wish to adjust my total annual premium in proportion with the change requested.

I wish to keep the same total annual premium and adjust the savings portion as follows:

- a) In accordance with the most recent investment instructions for my account
- b) In accordance with the following investment instructions, which will apply hereinafter:

- Liquidity account _____ %
- 3-Year Fixed Interest GIC _____ %
- 5-Year Fixed Interest GIC _____ %
- 10-Year Fixed Interest GIC _____ %
- Canadian Equity Index _____ %
- American Equity Index _____ %
- International Equity Index _____ %
- Canadian Bonds Index _____ %
- Canadian Equity (Dynamic) _____ %
- American Equity (Dynamic) _____ %
- Canadian Balanced (Dynamic) _____ %
- Global Equity (Dynamic) _____ %
- Canadian Dividend (AGF) _____ %
- Global Balanced (AGF) _____ %
- Conservative Profile (NBI) _____ %
- Moderate Profile (NBI) _____ %
- Balanced Profile (NBI) _____ %
- Growth Profile (NBI) _____ %
- Aggressive Profile (NBI) _____ %

TOTAL = 100%

Any applicable transaction fees will be withdrawn from the account bearing the least penalties.

3 IMPORTANT NOTICE

Amounts invested in La Capitale investment accounts are not guaranteed, except in the event of the death of the contractholder. Any returns generated by these accounts are tied to the performance of a market index or underlying fund, less any applicable management fees. The value of the market index or underlying fund fluctuates depending on the market value of the securities that make up the index or fund. The value of these accounts may, depending on the performance of the market index or underlying fund, increase or decrease on a daily basis and even fall lower than the initial capital invested if the rate of return, after deduction of management fees, is negative.

Should the market index or underlying fund be unavailable or cease to be used by the Insurer for any reason whatsoever, the Insurer reserves the right to replace it with another market index or underlying fund it deems equivalent or to determine the applicable rate of return.

Transaction date: Except under certain circumstances, the transaction date for a purchase or redemption shall be the business day on which the form is received at the Insurer's office, provided that it is completed in full, duly signed and submitted with any required amounts. The Insurer reserves the right to change the transaction date without notice.

It should be noted that amounts invested in Canadian Bond Index, Canadian Equity Index, American Equity Index and International Equity Index accounts will, without exception, be processed on the business day following their receipt.

Redemption and transfer fees: This investment may be redeemed or transferred at any time, subject to transfer and redemption fees, as applicable.

4 DECLARATION

I acknowledge that I have read and understood the Important Notice section.

I acknowledge that my advisor has provided all necessary information for my comprehension of the La Capitale Investment accounts in which I decided to invest.

Signed at _____ on this _____ day of _____ 20_____.

X _____ X _____
 Signature of Contractholder Witness to Contractholder's signature