

Head Office: 10th Floor NEX Tower, 6786 Ayala Avenue, Makati City, 1229, Philippines Customer Care: +632 8884 7000 Domestic Toll-Free: 1 800 1 888 6268 Website: www.manulife-chinabank.com.ph Email: phcustomercare@manulife.com

SSIP Application for Life Insurance For employees only

Variable Life

Traditional

Please answer completely and accurately and in CAPITAL letters. Answer all fields, put "N/A" if not applicable. Use black ink. Do not use friction pens. Any change should be counter-signed by Proposed Insured and/or Owner/Payor. In this form, "you" and "your" means the Proposed Insured and/or Owner/Payor as applicable. "We", "us", "our" and "the Company" means Manulife China Bank Life Assurance Corporation.

Franchise No.	Policy No.
Personal Information	

Proposed Insured Last Name			Owner/Payor (if different from Proposed Insured) ² Last Name						
³ First Name			^{4.} First Name						
^{5.} Middle Name			6. Middle Name						
Do not know / not applicable			Do not know / not appl	icable					
7. Other Name/s (Alias/es, if any)			^{8.} Other Name/s (Alias/e	es, if any)					
 Date of Birth (mm/dd/yyyy) ^{10.} Sex □ Male □ Female 	0	☐ Married	^{12.} Date of Birth (mm/dd/yyyy)	^{13.} Sex ☐ Male ☐ Female	^{14.} Civil Status □ Single □ Other:	Married			
^{15.} Country of Birth □ Philippines □ Other:			^{16.} Country of Birth	□ Other:					
17. City/Municipality of Birth			^{18.} City/Municipality of Birth						
^{19.} Citizenship∕s (indicate all) □ Filipino □ Other:			^{20.} Citizenship/s (indicate all)						
^{21.} Nationality (if other than Citizenship)			^{22.} Nationality (if other than Citizenship)						
23. For Philippine Nationals (please pro ☐ National ID or ☐ SSS or ☐ GSIS or ☐ UMID ID	ovide both) Tax Identification	Number (TIN)	 ^{24.} For Philippine Nationals (please provide both) National ID or SSS or GSIS or UMID ID Tax Identification Number (TIN) 						
^{25.} For Foreign Nationals: ACR Number or SIRV/SRRV Number Expiry:		^{26.} For Foreign Nationals: ACR Number or SIRV/SRRV Number Expiry:							
27. Occupation (Job Title & Functions) 28. Tenure Years:			^{29.} Occupation (Job Title & Functions) Years: Months:						
^{31.} Employer/Business Name	^{32.} Nature of Busi	ness/Industry	^{33.} Employer/Business	Name	^{34.} Nature of Busi	ness/Industry			
^{35.} Other Occupation/s			^{36.} Other Occupation/s						

37. Estimated Annual Income	^{38.} Estimated Annual Income							
^{39.} Sources of Funds Salary Business Savings Remittances (country): Other:	^{40.} Sources of Funds Salary Business Savings Remittances (country): Other:							
^{41.} Have you or any of your immediate family members or close relationships and associates been entrusted with prominent public position/s in (a) the Philippines with substantial authority over policy, operations or the use or allocation of government-owned resources; (b) a foreign State; or (c) an international organization? □ Yes □ No	^{42.} Have you or any of your immediate family members or close relationships and associates been entrusted with prominent public position/s in (a) the Philippines with substantial authority over policy, operations or the use or allocation of government-owned resources; (b) a foreign State; or (c) an international organization? □ Yes □ No							
Owner Information								
^{43.} Is the Owner a United States citizen, resident, or a resident alien (US Green card holder)?	^{44.} If Owner is different from the Proposed Insured: I am the Proposed Insured's:							
\Box Yes to any, please provide W-9 form and skip question 45 \Box No	If Owner is Figure (Figure a fithe Decreased larger down in the							
^{45.} Does the Owner have a United States Taxpayer Identification Number (SSN/TIN), address, telephone number? Or was the Owner born in the US?	 ^{46.} What is your purpose of getting an insurance policy? □ Protection □ Mortgage Redemption □ Education □ Savings 							
\Box Yes to any, please provide W8-BEN form \Box No								
^{47.} Does this policy have a Beneficial Owner? □ Yes, please submit Beneficial Owner form □ No								
Contingent Owner (if any)								
^{48.} Name (Last Name, First Name) (Middle Name) Do not know / not a	pplicable Date of Birth (mm/dd/yyyy) Sex The Contingent Owner is the Proposed Insured's (state relationship):							
Contact Information								
Proposed Insured	Owner/Payor (if different from Proposed Insured)							
^{49.} Mobile Number (ex: +639171234567)	^{50.} Mobile Number (ex: +639171234567)							
+63	+63							
International Mobile Number	International Mobile Number							
Country Code Area Code Telephone Number	Country Code Area Code Telephone Number							
I want to receive marketing messages via SMS	□ I want to receive marketing messages via SMS							
51. Email Address	52. Email Address							
I want to receive marketing messages via email	I want to receive marketing messages via email							
53. Present Address	54. Present Address							
Floor/No., Building/Street, Subdivision/Village	Floor/No., Building/Street, Subdivision/Village							
Barangay/District, Town/City	Barangay/District, Town/City							
Province/State, Country, Zip Code	Province/State, Country, Zip Code							

^{55.} Office Address	^{56.} Office Address Same as Present Address
Floor/No., Building/Street, Subdivision/Village	Floor/No., Building/Street, Subdivision/Village
Barangay/District, Town/City	Barangay/District, Town/City
Province/State, Country, Zip Code	Province/State, Country, Zip Code
57. Preferred Mailing Address (choose one)	Office Address

Policy Information

58. Policy Name	^{59.} Mode of Pa	5					
		🗆 Annual	🗆 Semi-Annual	\Box Quarterly \Box Monthly			
60. Initial Payment			the Proposed Insured and/or				
\Box Credit Card \Box Check \Box Other:			wner be paying for th	is policy?			
Amount D	ate		Yes (please submit Pa	ayor Information Form) 🗌 No			
62. Regular Payment Options	^{63.} Deposit Infor Your policy be	rmation enefits and proceeds will be deposited to your bank account.					
This plan is limited to SSIP regular	Currency:	Currency: 🗌 Peso 🗌 Dollar					
payment option only.	Bank		Account N	0			
	Account Nam	Account Name					
64. Dividend Option (For Dividend-earning policies o	nly)	65. What will	happen if your pren	nium is unpaid			
\Box Accumulate with interest* \Box Paid in C	ash	🗌 Loan fi	□ Loan from policy □ Reduced Paid-up Insurance ³				
□ Pay future premiums □ Other:	Surrender for Cash Value						
Purchase Paid-up Additions	*Default	*Default		ial options may vary depending on terms of your policy contract			

Primary Beneficiary Information

Name (Last Name, First Name) (Middle Name) Do not know / not applicable	Address (No., Street, Village, City/Municipality, Province/ State, Country, Zip Code)	Contact Number Mobile: (Country Code + Mobile No.)	% of Share	Relationship to Proposed Insured	Date of Birth (mm/dd/yyyy)	Sex	Citizenship/ Nationality (indicate all)	Place/ Country of Birth	Irrevoo Yes	

Contingent Beneficiary

Name (Last Name, First Name) (Middle Name) Do not know / not applicable	Address (No., Street, Village, City/Municipality, Province/State, Country, Zip Code)	Contact Number Mobile: (Country Code + Mobile No.)	% of Share	Relationship to Proposed Insured	Date of Birth (mm/dd/yyyy)	Sex	Citizenship/ Nationality (indicate all)	Place/ Country of Birth	Irrevocable? Yes No

If the beneficiary is a Fiancé/Fiancée of the Proposed Insured, will there be legal marriage within the next 12 months? \Box Yes \Box No

Trustee Information (if any of the beneficiary/ies are minors)

Name (Last Name, First Name) (Middle Name) □ Do not know / not applicable	Address (No., Street, Village, City/Municipality, Province/State, Country, Zip Code)		Contact Number Mobile: (Country Code + Mobile No.)	Relationship to Minor Beneficiary	Date of Birth (mm/dd/yyyy)	Citizenship/ Nationality (indicate all)	Place/ Country of Birth

Important Note:

A beneficiary is revocable unless specified as irrevocable. If you designate an irrevocable beneficiary, you cannot make any changes under the policy that will adversely affect the ownership interests of the irrevocable beneficiary, without the written consent of the irrevocable beneficiary/ies.

Life Insurance Questions

	Proposed Insured	Owner/ Payor	Details
66. Current Height:	☐ ft/in ☐ cm	☐ ft∕in ☐ cm	(Write the question number and indicate if it's for the Proposed Insured or Payor. Provide the
67. Current Weight:	🗌 lbs 🗌 kg	🗌 lbs 🗌 kg	conditions, dates, durations, results, full name and address of doctors, hospitals and clinics)
^{68.} How do you describe your current drinking habit?	 Never drink Less than 15 bottles of beer (or 3 bottles of wine) per week 15 or more bottles of beer (3 bottles of wine) per week 	 Never drink Less than 15 bottles of beer (or 3 bottles of wine) per week 15 or more bottles of beer (3 bottles of wine) per week 	
^{69.} How do you describe your current smoking habit?	 Never smoke Less than 31 sticks of cigarettes per day 31 or more sticks of cigarettes per day 	 Never smoke Less than 31 sticks of cigarettes per day 31 or more sticks of cigarettes per day 	

	Proposed Insured	Owner∕ Payor	Details (Write the question number and indicate if it's for the Proposed Insured or Payor. Provide the conditions, dates, durations, results, full name and address of doctors, hospitals and clinics)
 ^{70.} Have you ever applied for a life insurance policy or reinstatement which was declined, postponed, cancelled or modified in type, coverage or rate? If yes, please state insurance companies, dates and details. 	□Yes □No	∏Yes ∏No	
^{71.} Do you engage or have definite plans to engage in any mountaineering, sky diving, scuba diving, hazardous sports, racing or flying other than as a fare paying passenger or on a regularly scheduled airline? If yes, complete appropriate questionnaire.	□Yes □No	∏Yes ∏No	
^{72.} Do you have plans to travel, work or reside abroad for more than six(6) months?If yes, provide details.	□Yes □No	□Yes □No	
 ^{73.} Have you ever had or currently having any disease or disorder of: a. the HEART, BLOOD VESSELS, such as congenital heart disease, heart murmur, shortness of breath, swelling of ankles, irregular pulse, rheumatic fever, poor circulation, heart attack, angina or chest pain or discomfort, high blood pressure, or any other heart disease? 	□Yes □No	□Yes □No	
b. the NOSE, THROAT, LUNGS, such as asthma, tuberculosis, chronic bronchitis, blood spitting or any other respiratory disease (except common cold and flu)?	□Yes □No	□Yes □No	
c. the ABDOMINAL ORGANS, such as hepatitis, positive for hepatitis virus, ulcer, colitis bleeding, diverticulitis, jaundice, liver disease, tumors or any other gastrointestinal disease (except acute gastroenteritis which has recovered)?	□Yes □No	∏Yes ∏No	
d. the KIDNEYS, BLADDER, REPRODUCTIVE ORGANS, SEXUALLY TRANSMITTED DISEASES, such as irregular menstrual bleeding, prostate hyperplasia, fibroids, inflammation, stone, sugar, albumin, blood or pus in the urine or any other genito-urinary, reproductive, sexually transmitted disease?	□Yes □No	□Yes □No	
e. the NERVOUS SYSTEM, EYES, EARS, such as convulsions, stroke, seizures, impairment of sight or hearing, or nervous disorder, ear, eye disease (except nearsightedness, farsightedness, astigmatism, color blindness)?	□Yes □No	∏Yes ∏No	
f. the GLANDULAR SYSTEM, BLOOD such as diabetes, gout, enlarged glands, goiter, anemia, disorder of breasts, skin condition or allergy or any other disorder of the glands or blood?	□Yes □No	∏Yes ∏No	

	Proposed Insured	Owner∕ Payor	Details (Write the question number the Proposed Insured or P conditions, dates, duration and address of doctors, ho	ayor. Pro ns, result	ovide the ts, full name
g. the MUSCULO-SKELETAL SYSTEM such as any injury, muscles, bones and joints, congenital deformity, congenital abnormality, or disorder o the muscles, bones, joints or spine? Amputation paralysis, deformity (except sprains and strains which have recovered)?	l,	∏Yes ∏No			
h. CANCER, such as bladder cancer, breast cancer colon cancer, cervical cancer, liver cancer, lung cancer, stomach cancer and any other cancers?	Yes No	□Yes □No			
 MOOD, MENTAL, such as depression, anxiety, nervous breakdown, schizophrenia, bipolar diso phobia or any other mood or mental disorder? 	rder, □Yes □No	□Yes □No			
^{74.} Is there anything about your lifestyle which could expose you to risks of AIDS?	□Yes □No	□Yes □No			
^{75.} Are you suffering from AIDS? Have you had any res indicating exposure to the AIDS virus?	sults Yes No	□Yes □No			
^{76.} Has your weight changed more than 10lbs. (4.5kg) the past year?) in □Yes □No	□Yes □No			
^{77.} Have you had any illness, injury, operation, treatm hospital care during the last 5 years not mentioned above? Has any further care been recommended?		□Yes □No			
^{78.} Have you had any diagnostic test such as x-ray, electrocardiogram, blood test, pap smear, ultrasound, endoscopy, mammogram etc. (except pre-employment or annual checkup)?	□Yes □No	□Yes □No			
^{79.} Have you been treated for alcohol or drug abuse during the last 5 years?	□Yes □No	□Yes □No			
^{80.} Has your mother, father, brother or sister, had diabetes, breast/cervical/ovarian/colon or other cancer, high blood pressure, heart problem, stroke hemochromatosis, Huntington's disease, polycysti- kidney, multiple Sclerosis, or any other hereditary disease?		□Yes □No			
If yes, please provide details below.					
Family Member (Relationship to the Proposed Insured)	Condition / Illness (F	or cancer/heart dis		Age at Onset	Age at Death (if applicable)

81. IF PROPOSED INSURED IS UNDER 2 YEARS OLD: Was there any birth difficulty, RH problem, congenital or deformity such as deformed limbs, "blue baby", lack of mental development, or Down's Syndrome?

Additional Information (State the number of the field/question you are referring to)

Declaration on the Proposed Replacement of Existing Policies									
 Do you own any life insurance policy with any insurance company that is still in force, pending or for reinstatement? Yes (please provide details below) No 									
Owner/Payor or Proposed Insured Insurance Company Year Policy Status Life Coverage Critical Illness Accident Coverage Issued Issued Policy Status Life Coverage Critical Illness Coverage 2. Will you change or replace any life insurance policy/ies you own with the one you are applying for? No No									
 ^{3.} Will you use policy loans, partial wi or surrender values from other life you own to pay for the one you are Yes (Please provide details and su Replacement Notification For 	Insurance Company			F	Amount of Coverage				
Reminders: We recommend that you RETAIN existing policies rather than replace them with new ones. If you replace your policy/ies, you may not be insurable on standard terms, your premiums may be higher because of age, or you may lose financial benefits earned over time.				on i ose c	nsurer	mmend you const before making a d e carefully and de you.	decision. Please		

Declaration and Agreement

I confirm that my answers in this form and any extra forms attached are complete and true. I also understand and agree to the following:

- 1. My policy will start only upon payment of the first premium and on the effective date of the policy, which will be shown in my policy contract.
- 2. I agree to receive or access my policy contract, billing notice/s or any other corporate correspondence, documents or information pertaining to such policy electronically/digitally by making use of a computer, mobile or any digital device.

I agree that the cost and expense to obtain and maintain or configure suitable software, device and/or equipment to receive or access such documents shall be borne by me.

I agree and understand that transmission of information or communication over the Internet may be subject to interruption, transmission blackout and delayed transmission due to the Internet traffic, or incorrect data may be transmitted due to the public and open nature of the Internet or otherwise. The Company shall not be responsible or liable for any loss of accuracy or timeliness of any information or communication arising from the said reasons or in relation to any malfunctions in communication facilities that are out of control of the Company.

I understand that within Manulife office hours and subject to Manulife's standard verification procedures, I can request for a printed copy of my policy contract for a fee.

- 3. I am not an undischarged bankrupt. I did not carry out any act of bankruptcy and there was no receiving or adjudication order in bankruptcy made or pending against me in the last 12 months.
- 4. I understand that if I designate an irrevocable beneficiary, I cannot make any changes under the policy that will adversely affect the ownership interests of the irrevocable beneficiary. These changes include, but are not limited to, making a partial/full withdrawal from the policy, taking out loans against the cash value of the policy, assigning or surrendering the policy, or even changing an irrevocable beneficiary, without the written consent of the irrevocable beneficiary/ies.
- 5. For the information I gave:
 - I am allowing the Company to keep them in line with their records retention policy;
 - I will inform the Company of any changes in them as soon as possible;
 - I will not hold the Company responsible for any claims, loss, liability and cost as a result of using them for valid purposes.
- 6. DISCLOSURE:

In accordance with the Insurance Commission's Circular Letter No. 2016-54, as may be amended from time to time, your (Insured) medical information will be uploaded to a Medical Information Database accessible to life insurance companies for the purpose of enhancing risk assessment and preventing fraud. Once uploaded, all life insurance companies will only have limited access to your information in order to protect your right to privacy in accordance with law. A copy of Circular Letter No. 2016-54 may be accessed at the Insurance Commission's website at www.insurance.gov.ph.

- The Company will buy units into my fund/s upon issuance of my policy. I am allowing the Company to deduct any bank transaction charges from my premiums before using them to buy units. (Applicable only to plans with variable life component).
- 8. The Company can correct this application through the "home office endorsement" section below to fix obvious mistakes and missing information.
- 9. The Company collects and uses my personal and sensitive information to operate an insurance business. By signing this form and continuing to avail of the Company's products and services, I agree that the information I provided (including the information of third parties) and any subsequent changes to it can be processed, shared, disclosed, transferred or used by the Company, including its shareholders, directors and employees, affiliates, subsidiaries, business partners, any member of the Manulife Financial Group (including those located overseas), advisors, representatives, industry associations and databases, local and foreign authorities having jurisdiction over companies within the Manulife Financial Group, external auditors/counsels, and its third party service providers (whether within or outside the Philippines) within the rules set by the Data Privacy Act of 2012, as may be amended from time to time, relevant regulations and the Company's privacy policy available at www.manulifechinabank.com.ph/Customer-Privacy-Policy for purposes of:
 - underwriting and approving my application;
 - administering, serving and reinsuring my policy;
 - marketing of products and services offered by the Company, any member of the Manulife Financial Group and those of its business partners; promoting, getting feedback on its products and services, and measuring client satisfaction;
 - conducting data analytics and doing automated data processing;
 - preventing money laundering or terrorist financing activities;
 - complying with reportorial and regulatory requirements of both local and foreign regulatory authorities (including local and foreign tax authorities and stock exchanges) as well as other legal, regulatory or contractual obligations of any member within the Manulife Financial Group, relating to information sharing, tax reporting or otherwise;
 - the Company's internal purposes such as governance, risk, actuarial, claims and underwriting management, and reporting; and
 - for other reasonable purposes related to the services provided.

10. During the effectivity of the contract/policy, I agree to the following: in case the Company is unable to comply with relevant customer due diligence (CDD) measures, as required under the Anti-Money Laundering Act, as amended and relevant issuances, due to my fault, the Company may apply the following: (a) measures to restrict the services available or prohibit any further transactions on the contract/policy until full and proper CDD measures have been successfully conducted; and (b) in case the foregoing is unsuccessful, terminate business relationship, which shall only entitle me to receive the unused portions of premium or withdrawal value, if any, whichever is applicable. I also agree to be bound by obligations set out in relevant United Nations Security Council

Resolutions relating to the prevention and suppression of proliferation financing of weapons of mass destruction, including the freezing and unfreezing actions as well as prohibitions from conducting transactions with designated persons and entities.

11. I will not unreasonably cancel my consent which could result to the Company or any member of the Manulife Financial Group violating any law, rules, regulations or guidelines or its obligation under any contract or commitment with local or foreign regulators, governmental bodies or industry recognized bodies (whether within or outside the Philippines).

Signed at	this day of, 20
Proposed Insured signature over printed name (Signature is required if the Proposed Insured is 18 years old and above)	Owner/Payor signature over printed name (If other than the Proposed Insured)
Signature of Authorized Signatory #1 (for Institutions) over printed name	Signature of Authorized Signatory #2 (for Institutions) over printed name
Financial Sales Associate (as witness) signature over printed name	Financial Sales Associate Code
Home Office Endorsement (For Manulife China Bank Use C)nly)

 Form No. MCBL NB SSIP (v.10/2020)
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 APPLICATION NO. 1234567

Authorization to Furnish Information

I am/We are allowing any licensed physician, medical practitioner, hospital, clinic or any other medically-related facility, insurance company, medical information database or any other public or private company, entity, government agency, individual, financial institutions or persons who has/have any of my/our records to give to MANULIFE CHINA BANK LIFE ASSURANCE CORPORATION and its reinsurer my/our information to verify my/our identity, to independently verify, the correctness of the collected data, authenticity of the identification, supporting documents, and any other information I/we submitted to Manulife China Bank Life Assurance Corporation as may be required by this insurance application. A photocopy of this authorization shall be considered valid as the original.



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Financial Sales Associate's Report

What is your relationship with the Proposed Insured?

Do you know of anything, health-related or otherwise, that is not clear in this application form but can affect how it will be evaluated?

Identification Documents presented:

Minor Proposed Insured:	Adult Proposed Insured/Owner/Payor:	For Foreign Nationals:
Passport #		□ ACR ID #
School ID #*	Phil. National ID #	Phil. National ID #
Birth Certificate	SSS / UMID / GSIS #	Passport #
Others, please specify:	PRC ID #	with SIRV #
*School ID must be signed by the school principal or head of the educational institution.	Passport #	or 🗌 SRRV#
	Driver's License #	SIRV: Special Investor's Resident Visa SRRV: Special Retirement Resident Visa
	Others, please specify:	
If Bank Referred, please indicate the follow	ving:	
Employee #	Branch Code	Project Name (if applicable)
Employee Name	Branch Name	

By signing on this form, I declare that I have personally arranged and/or advised on this insurance application form; checked the identity of the Proposed Insured and/or Owner against the identification documents given above; reviewed the original copies of these identification documents, and any photocopy of these that are attached to this application is a true and faithful copy of the original; and interviewed the Proposed Insured and/or Owner before this application is submitted. AND, I certify to the best of my personal knowledge and based on official records, that the information provided above is true, correct and complete. I agree that I will submit a new report within five (5) business days if any certification on this report becomes incorrect.

Financial Sales Associate's signature over printed name	Financial Sales Associate Code	Date signed (mm/dd/yyyy)

APPLICATION NO. 1234567



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Certificate of Temporary Cover

Name of Proposed Insured:

The Proposed Insured will now enjoy a temporary insurance cover, subject to the conditions stated below:

How much is the insurance cover.

The temporary insurance cover is the amount of basic life and supplementary benefits you applied for. The total temporary insurance coverage (including other temporary covers on the Proposed Insured) will not be higher than PHP 1,000,000 or its US Dollar equivalent.

When the cover will start.

The temporary insurance cover will start when:

- the application is signed; and
- the first Medical Evidence Form (if required) is completed.

When the cover will end.

The temporary insurance cover will end:

- when the policy applied for has started (on the effective date of the policy);
- 60 days after the effective date of this certificate;
- 30 days after any identification documents we requested has not been submitted; or
- when the Proposed Insured dies.

APPLICATION NO. 1234567



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Replacement Notification Form

To be filled out ONLY if there are existing policies that this application will replace.

Customer Information

Name of Proposed Insured (Last, First, Middle)	Date of Birth (mm/dd/yyyy)	Home Address
Name of Owner, if other than the Proposed Insured (Last, First, $\ensuremath{Middle}\xspace)$	Date of Birth (mm/dd/yyyy)	Home Address

Existing Policies to be Replaced

Insured's Name (as it appears on the policy)	Company Name (as it appears on the policy)	Policy Number

I certify that I understand the nature of this change and hereby affix my signature below.

Note: The replacing insurer should furnish a copy of this form to the issuer of the policy being replaced within seven (7) days from the receipt of the application.

Owner's signature over printed name

What the conditions are.

- This certificate must have the same application number and date as the application form.
- You have paid at least one monthly premium for the insurance cover applied for.
- Deposits made by check or draft must be payable to us, and must be honored by the bank for payment when it is first presented.
- The application form must be completed, signed, and submitted to us.
- The first Medical Evidence Form, if required, must be completed and submitted to us.
- The Proposed Insured must be in good health and a medically standard risk according to our underwriting guidelines.
- The Proposed Insured's age on his nearest birthday must not be more than 70.
- This certificate must be signed by the soliciting Financial Sales Associate.
- For products sold in tranches, this certificate will only be effective if the minimum tranche for the product is met. If this is not the case, we will return any premiums paid.
- If the coverage applied for will exceed Php1,000,000, we will refund the equivalent premium of the excess coverage.

If any of these conditions are not met, this certificate will not give any insurance cover and we will return any amount received without interest.

If the Proposed Insured commits suicide, the conditions in the Insurance Code will apply. If we will not pay a claim because of this, we will only return all premiums paid.

Financial Sales Associate's signature over printed name FSA Code

Date (mm/dd/yyyy)

Place signed

Important Notice

No Financial Sales Associate has the authority to change the terms of your policy. If you do not receive your policy or any follow-up notice within three months, please let us know. The Insurance Commission, with offices in Manila, Cebu and Davao, is the government office in charge of the enforcement of all laws related to insurance and has supervision over insurance companies. It is ready at all times to assist the general public in matters pertaining to insurance. For any inquiries or complaints, please contact the Public Assistance and Mediation Division (PAMD) of the Insurance Commission at 1071 United Nations Avenue, Manila with telephone numbers +632-85238461 to 70 and email address pubassist@insurance.gov.ph.