

Non-Financial Change Form - BMO Guaranteed Investment Funds

In this form, the terms “you” and “your” refer to the Policyowner and Joint Owner (if applicable). “BMO Insurance” and “we” refer to BMO Life Assurance Company.

Please complete: **Section 1 “Policyowner Information”**; **Section 8 “Owner Acknowledgement and Agreement”**; **Section 9 “Advisor Information”** and the section(s) relating to the change(s) you are requesting.

The Advisor will forward the original signed Non-Financial Change Form to our Administrative and Services Office at the above address and retain a copy.

Policy Number (Mandatory):

Section 1: Policyowner Information

Name (Last, First, Initial)	Joint Owner Name (Last, First, Initial)
<input type="checkbox"/> Non-Registered Individual <input type="checkbox"/> Non-Registered Joint <input type="checkbox"/> Non-Registered Corporate/Non-Individual <input type="checkbox"/> Retirement Savings Plan (RSP) <input type="checkbox"/> Spousal Retirement Savings Plan (SRSP) <input type="checkbox"/> Retirement Income Fund (RIF) <input type="checkbox"/> Spousal Retirement Income Fund (SRIF) <input type="checkbox"/> Tax Free Savings Account (TFSA)	

Section 2: Beneficiary Change

If you designate an irrevocable beneficiary you cannot make certain changes to the contract without the beneficiary’s written authorization.

Minor beneficiaries cannot give this approval.

A contingent beneficiary does not have rights while a primary beneficiary exists.

By completing this section, you cancel and replace all previous beneficiary designations. Your new designation must include ALL intended primary and contingent beneficiaries.

All beneficiaries are revocable unless you specifically indicate otherwise by writing “irrevocable” after that beneficiary’s name.

For a Quebec policy, the designation of your spouse (married or civil union) is irrevocable, except if you check revocable here:

Beneficiary Name: Primary	Relationship to Annuitant (Policyowner in Quebec)	Share of Benefit (%)
1.		
2.		
Beneficiary Name: Contingent		Total (%)
1.		
2.		
		Total (%)

Trustee for minors (not available in Quebec)

_____ (Name of trustee for minors)

By naming a trustee for a minor beneficiary, you agree that any benefits that become payable to a minor child will be paid to the trustee to hold in trust for the child until the child becomes of age.

If your policy currently has an irrevocable beneficiary, the existing irrevocable beneficiary must sign the form where indicated in Section 8.

Section 3: Designation/Change of Successor Owner/Subrogated Policyowner (non-registered only)

By completing this section, you designate a new successor owner or subrogated policyowner, or cancel and replace a previously designated successor owner or subrogated policyowner. All rights under your contract will pass to the successor owner or subrogated policyowner in the event of your death.

Name (Last, First, Initial)	Social Insurance No.	Date of Birth (dd/mmm/yyyy)	
Address	City	Province	Postal Code
Occupation			

Section 4: Designation/Change of Successor Annuitant (RIF and non-registered only)

For RIF, the successor annuitant must be your spouse or common-law partner.

By completing this section you designate a successor annuitant, or cancel and replace a previously designated successor annuitant. On your death, the policy will continue and no death benefit is payable.

Name (Last, First, Initial)	Social Insurance No.	Date of Birth (dd/mmm/yyyy)	
Address	City	Province	Postal Code

Section 5: Name Change

Please indicate name being changed:

- Policyowner Joint Owner Annuitant Successor Annuitant
 Beneficiary Successor owner/Subrogated Policyowner

Reason for change:

- Marriage (no document required) Adoption (new birth certificate or adoption papers) Legal changes (supporting legal document)
 Corporate change (attach articles of amendment, certificate of amalgamation, change of business name)

Former Name	New Name
Federal	Quebec
Indicate new business numbers for corporate name change:	

Section 6: Address Change

Please indicate new address	City	Province	Postal Code
Effective Date (dd/mmm/yyyy)	List other policy numbers to which this new address applies		

Section 7: Transfer of Ownership (non-registered only)

If there are two policyowners, unless otherwise indicated, joint ownership with right of survivorship will be deemed to be elected, except in Quebec. On the death of one policyowner, the surviving policyowner becomes the sole owner of the policy.

Automatic survivorship does not apply in Quebec and to elect survivorship each owner must designate each other a "subrogated policyowner".

You may also elect to hold the policy as joint tenants in common. In that case, each policyowner's share passes to his or her estate on his or her death, unless a successor owner/subrogated policyowner is named. You may name a successor owner/subrogated policyowner to facilitate the transfer of ownership on your death.

By completing this section, you transfer ownership of the policy to the new policyowner(s) and cancel any previous beneficiary designation, successor annuitant and successor owner (subrogated policyowner) designation.

The new policyowner(s) must complete Section 2 "Beneficiary Change" to designate new beneficiary(ies). If no beneficiary is designated, the estate will be the beneficiary. Any transfer of ownership must also include a completed application for the new owner.

New Policyholder Information

Name (Last, First, Initial) or name of corporation, trust or other non-individual owner		Telephone number			
Address		City	Province	Postal Code	
Male <input type="checkbox"/>	Language	Social Insurance No.		Date of Birth (dd/mmm/yyyy)	Occupation
Female <input type="checkbox"/>	<input type="checkbox"/> English <input type="checkbox"/> French				
If policyowner is a corporation, provide Business numbers					
Federal		Quebec (NEQ)			
Nature of Business					

Section 7: continued

What is the relationship between the existing and new policyowner?

If your policy currently has an irrevocable beneficiary, the existing irrevocable beneficiary and both the existing and new policyowner(s) must sign the form where indicated in Section 8.

New Joint Owner Information

Name (Last, First, Initial)				Telephone number	
Address			City	Province	Postal Code
Male <input type="checkbox"/>	Language	Social Insurance No.		Date of Birth (dd/mmm/yyyy)	Occupation
Female <input type="checkbox"/>	<input type="checkbox"/> English <input type="checkbox"/> French				

Please check one to indicate the type of joint ownership:

- Joint ownership with rights of survivorship. In Quebec, by checking the box the joint owners select survivorship by appointing each other subrogated policyowner.
- Joint tenancy in common (indicate share (%) ownership, if no selection is made, the split is equal).
 New Policyowner _____ % New Joint Owner _____ %

(1) Identity Verification

Is the new Policyowner(s) a non-individual Policyowner (e.g. corporation, partnership or trust)? Yes No

If "yes", on [Form 576E](#) complete Section 1 Verification of Identity and Section 3 Business Activity Questionnaire.

If "no", please complete the following section.

New Policyowner Information: Which document is used to verify identity?

- Driver's License Passport Birth Certificate Canadian Citizenship Card
- Canadian Armed Forces Identification Age of Majority Provincial Health Card (not accepted in Ontario, Manitoba, PEI)

Document number	Place of Issue	Expiry date (mm/yyyy)
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Document number	Place of Issue	Expiry date (mm/yyyy)
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(2) Third Party Determination

Is the Contract non-registered and is a third party involved, (e.g. will a third party pay for this Contract or have access to the value of this Contract)? Yes No

If 'yes' please attach completed Section 1 and Section 4 Advisor Certification **Verification of Identify and Third Party Determination** on [Form 576E](#).

If the Third Party is a non-individual (e.g. corporation, partnership or trust) attach completed [Form 576E](#).

Section 8: Owner Acknowledgement and Agreement

If there is more than one owner, all owners must sign here.

For corporations, sign according to corporate resolution.

For trusts, all trustees must sign unless the trust agreement provides otherwise.

Your signature below (as applicable) confirms that:

- You authorize us to act on the changes you have requested in accordance with the terms of the contract.
- Where an irrevocable beneficiary is designated, you may not make certain changes to the policy without the irrevocable beneficiary's consent.
- If ownership of the policy is transferred, the new policyowner(s) acknowledge to have read, understood and agrees with the terms of the "BMO Insurance Privacy Notice" outlined below.
- Transfer of ownership is a taxable disposition, except in certain circumstances. Please consult your tax advisor.
- If a successor annuitant is designated, by signing below, I, the successor annuitant, consent to be the measuring life in this policy.

A photocopy of this form will be valid as the original.

X _____ Signature of Policyowner	X _____ Signature of Joint Owner	_____ Date (dd/mmm/yyyy)
X _____ Signature of new Policyowner	X _____ Signature of new Joint Owner	_____ Date (dd/mmm/yyyy)
X _____ Signature of Successor Annuitant		_____ Date (dd/mmm/yyyy)
I hereby give my consent to the transactions selected above:		
X _____ Signature of irrevocable beneficiary(ies)		_____ Date (dd/mmm/yyyy)
X _____ Signature of assignee or hypothecary creditor (if applicable)		_____ Date (dd/mmm/yyyy)

Section 9: Advisor Information

By signing below, I, the advisor, confirm that I have examined the new policyowner's original, valid and unexpired identity documentation.

Name of Advisor (Last, First, Initial)	Dealer/Agency Code	Advisor Code
Signature of Advisor		Date (dd/mmm/yyyy)
X _____		

Notes/Special Instructions (Advisor remarks)**BMO Insurance Privacy Notice**

To learn more about how we collect, use, disclose and safeguard your personal information, your choices, and the rights you have, please see our Privacy Code (available at bmo.com/privacy). BMO Insurance has requested personal information in respect of your application for insurance. BMO Insurance will use this information and information in its existing files to assess risk, process your application, administer any policy, if issued and to investigate claims. BMO Insurance will also use and collect additional information from third parties to evaluate and investigate claims. BMO Insurance will keep your information in a file in its offices and will not disclose the information in that file except to those BMO Insurance employees, advisors, its affiliates, administrators or reinsurers who need access to assess risk and investigate claims. From time to time, BMO Insurance may wish to offer you upgrades to your coverage and additional products and services. You may ask us not to make these offers to you by writing to our Privacy Officer at the address below. You may also request, upon presentation of proper identification and proof of entitlement, to review and if appropriate, correct, your personal information in our possession by writing to Privacy Officer, BMO Insurance, 60 Yonge St., Toronto, ON, M5E 1H5.