

# Policy surrender

Please send completed form to  
Manulife, Individual Insurance at:

**All provinces except Quebec**  
500 King Street North  
PO BOX 1669  
WATERLOO ON N2J 4Z6  
Fax: 1-877-763-8834

**In Québec**  
2000, rue Mansfield  
bureau 1310  
MONTREAL QC H3A 3A1  
Fax: 1-877-271-5494

- *We, us* and *our* refers to the company that insures the policy identified below.
- *You* and *your* refers to the policy owner.

**Warning:**

Upon surrender or discharge of your policy, a portion of the cash value (if any) may be taxed as income, which may increase your taxable income for the year. We strongly urge you to review your situation and examine the provisions contained in your policy before you surrender this policy.

**We will cancel your policy and the insurance coverage it provides when we receive this completed form.**

<b>1 General information</b>	Policy number	Name of insured person (first, middle initial, last)		
	Name of policy owner #1 (first, middle initial, last or full legal name for a corporation)		Name of policy owner #2 (if applicable)	
<b>2 Payment instructions</b>  Payment, if any, made as indicated fully settles all claims and demands associated with your policy. This payment also releases and fully discharges us from all other liability.	<input type="radio"/> paid by cheque		<input type="radio"/> paid by direct deposit	
			<input type="radio"/> void cheque attached	
			<input type="radio"/> banking information already on file	
	Made payable to		<input type="radio"/> other (specify)	
	<input type="radio"/> policy owner*			
	*If the policy has a collateral assignee, cheques will be made payable to the policy owner(s) and any assignee(s).			
Mailed to				
<input type="radio"/> policy owner		<input type="radio"/> advisor	<input type="radio"/> other (provide name and address below)	
Name (first, initial, last)				
Address (street, number and apt. number)		City	Province	Postal code
<input type="radio"/> Applied funds as follows to Manulife policy number				
<input type="radio"/> as a premium payment in the amount of \$		with any balance to be paid to:		
<input type="radio"/> policy owner		<input type="radio"/> other (specify)		
<input type="radio"/> to reduce an existing loan by \$		with any balance to be paid to:		
<input type="radio"/> policy owner		<input type="radio"/> other (specify)		
<input type="radio"/> Other (specify)				
<b>3 Policy location</b>	<input type="radio"/> Policy is enclosed.			
	<input type="radio"/> Policy has been lost, misplaced or stolen.			
<b>4 Signatures</b>	A copy, fax, scan, or image of this request is as valid as the original for transactions up to \$500,000 if the policy has a single owner.			
	A copy, fax, scan, or image of this request is as valid as the original for transactions up to \$150,000 if the policy is corporately owned, has more than one owner, is assigned as collateral, is part of a trust, or has an irrevocable or preferred beneficiary.			
<b>** If the owner is a corporation, we require:</b>	Signed at (city or town, province)		Date (dd/mmm/yyyy)	
• the signatures and titles of two signing officers <b>or</b>	Signature of policy owner #1**		Signature of policy owner #2**	
• the signature and title of one signing officer and the corporate seal;	X		X	
If the corporation does not have a corporate seal and you are the only person authorized to sign on behalf of the corporation, sign in the signature box for owner #1 and write your initials in the box provided.	Title (if applicable):		Title (if applicable):	
	Initial here	Write your initials here to confirm that you are the only person authorized to sign on behalf of the corporation and that it does not have a seal. You must also sign above.		
<b>*** If the policy has been collaterally assigned or in Quebec, hypothecated, either:</b>	<i>Preferred</i> beneficiaries named on policies issued before July 1, 1962 and irrevocable beneficiaries named on all policies must sign below to show their consent to the policy surrender. Minor beneficiaries cannot give consent.			
• obtain a Release of Assignment or Release of Hypothecation <b>or</b>	Signature of irrevocable or preferred beneficiary			
• have the collateral assignee or hypothecary creditor sign this form to show consent for the policy surrender.	X			
	Signature of collateral assignee***		Signature of collateral assignee***	
	X		X	
	Title (if applicable):		Title (if applicable):	