

Policy surrender

- 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.

Please send completed form to
Manulife Financial, Individual Insurance at:

All provinces except Quebec 500 King Street North
PO BOX 1669
WATERLOO ON N2J 4Z6

In Québec 2000, rue Mansfield
bureau 1310
MONTREAL QC H3A 3A1

1 General information	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)		
2 Payment instructions 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"/> policy owner* *If the policy has a collateral assignee, cheques will be made payable to the policy owner(s) and any assignee(s).		<input type="radio"/> other (specify) _____		
	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) _____					
3 Policy location	<input type="radio"/> Policy is enclosed. <input type="radio"/> Policy has been lost, misplaced or stolen.				
4 Signatures If there are two policy owners, both of them must sign. ** If the owner is a corporation, we require: <ul style="list-style-type: none"> • the signatures and titles of two signing officers or • the signature and title of one signing officer and the corporate seal; 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. *** If the policy has been collaterally assigned or in Quebec, hypothecated, either: <ul style="list-style-type: none"> • obtain a Release of Assignment or Release of Hypothecation or • have the collateral assignee or hypothecary creditor sign this form to show consent for the policy surrender. 	Signed at (city or town, province)		Date (dd/mmm/yyyy)		
	Signature of policy owner #1** X		Signature of policy owner #2** X		
	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.			
	<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.				
	Signature of irrevocable or preferred beneficiary X		Signature of collateral assignee*** X		
Signature of collateral assignee*** X		Signature of collateral assignee*** X			
Title (if applicable):		Title (if applicable):			