

An insurance plan underwritten by Desjardins Financial Security and offered by:

Sogemec
ASSURANCES
Financial services firm

IDENTIFICATION

Last name		First name		Identification number		Date of birth YY MM DD	
Address - No., street						Sex <input type="checkbox"/> M <input type="checkbox"/> F	
City, province			Postal code		Telephone numbers Office: () Home: ()		
If you are a student, select your: Year of university studies <input type="checkbox"/> 1 st year <input type="checkbox"/> 2 nd year <input type="checkbox"/> Clinical clerk 1 <input type="checkbox"/> Clinical clerk 2		Year you became a member of the FMRQ YY		Level of residency		Expected termination date of residency YY MM DD	
If family medicine, check: <input type="checkbox"/>		If specialist, indicate specialty		Resident number		Language of communication <input type="checkbox"/> French <input type="checkbox"/> English	

GUARANTEED INSURABILITY OPTION

Please see reverse for eligibility requirements. The Guaranteed Insurability option is subject to the limitation and/or reduction clauses, and exclusions stipulated in contract B172-2 (FMRQ) and, when the coverage is transferred at the end of the member's residency, to contract B150-1 (FMSQ).

LOSS OF INCOME INSURANCE

At the time of each election period, the member may add \$500 to the existing monthly benefit. An election period is defined as the period during which a member can exercise his/her right to the Guaranteed Insurability option. The last day of the election period is October 1 (contract anniversary). The maximum number of election periods is ten, for a total of \$5,000 of Loss of Income Insurance. The sum insured under the Guaranteed Insurability option will be applied to the existing sum insured, based on the following criteria:

- Waiting period: 90 days – Annual indexation of benefits: According to the CPI – maximum: 3%
- Duration of benefits: up to age 65
- Maximum benefit under contract B172-2: \$3,500
- At the end of the member's residency, any unused election periods will be transferred to contract B150-1 at the time that the member enrolls in this contract, up to the initial overall amount of \$5,000.

I would like to take out the Guaranteed Insurability option.

ADDITIONAL MONTHLY PREMIUM

Additional monthly premium		Tax		Total additional monthly premium
<input type="text"/>	+	<input type="text"/>	=	<input type="text"/>

• The premium is payable for as long as the member benefits from the Guaranteed Insurability option, whether or not s/he exercises this right every year.
• The option terminates if the additional premium is not paid, and the member cannot enrol again.

DECLARATION AND AUTHORIZATION FOR THE COLLECTION AND COMMUNICATION OF PERSONAL INFORMATION

Have you smoked any cigarettes during the last 12 months? Yes No

I certify that the above answer is true and I agree to it being used as the basis for the requested insurance coverage. I am fully aware that any inaccurate statement may result in the cancellation of the insurance if non-smoker rates were granted.

I certify that all the information contained on this application form is complete and true. I acknowledge that the coverages offered are subject to the limitation and/or reduction clauses, as well as to the exclusions stipulated in contract B172-2 (FMRQ) and, when the coverage is transferred at the end of the member's residency, to contract B150-1 (FMSQ). The insurance shall become effective on the date indicated in the contract. I acknowledge that I have read the information on the reverse side of this form and that I have received a copy thereof.

A photocopy of this authorization is as valid as the original.

Signature of member

Date

Distribution: WHITE AND YELLOW - SOGEMEC ASSURANCES INC. PINK - MEMBER

GUARANTEED INSURABILITY OPTION ELIGIBILITY REQUIREMENTS

The eligibility requirements are as follows:

- a) You must be under 45 years of age.
- b) You must submit evidence of insurability deemed satisfactory by the insurer.
- c) You must be able to demonstrate each year that your net monthly income justifies this annual increase in benefits, taking account of all other individual or group disability insurance in effect.
- d) You must not be disabled at the time the Guaranteed Insurability option application is submitted, or at the time the option becomes effective.

GUARANTEED INSURABILITY OPTION TAKES EFFECT AND PAYMENT OF THE ADDITIONAL PREMIUM

The Guaranteed Insurability option and the payment of the additional premium will take effect if the member is employed or a student and is performing the main duties of his/her professional occupation or of a medical student, or if the member was not employed or a student, is able to perform the main duties of his/her usual professional occupation or of a medical student, **on October 1 of the year in which this option was applied for**, provided that his/her evidence of insurability has been deemed satisfactory by the insurer.

THE RIGHT TO EXERCISE THE GUARANTEED INSURABILITY OPTION

During the 31 days prior to October 1 each year, the member must inform the plan administrator whether he/she wants to take advantage of the annual \$500 addition to the existing monthly annuity:

- a) if s/he wishes to obtain the annual increase, s/he must be employed or a student and performing the main duties of his/her usual professional occupation or of a medical student on October 1, and must pay the applicable premium for the increase;
- b) if s/he refuses the annual increase on October 1 of a given year, the member may only take advantage of future annual increases for which s/he is eligible and must continue paying the additional premium for the increase s/he is eligible for.

When a member is disabled during the annual increase, special provisions apply. Please contact Sogemec Assurances inc. for more information.

TRANSFER OF THE AMOUNTS INSURED UNDER CONTRACT B150-1 (FÉDÉRATION DES MÉDECINS SPÉCIALISTES DU QUÉBEC - FMSQ)

At the end of his/her residency, a member who becomes a member of the FMSQ can transfer the amounts insured under contract B172-2 (FMRQ) to contract B150-1 (FMSQ). When the maximum annuity provided under contract B172-2 is reached (\$3,500), any unused annual \$500 increases are transferred to contract B150-1. For as long as the Guaranteed Insurability option remains in effect, the member will continue to pay the additional premium for the annual increases he/she is eligible for, depending on the option chosen when he/she enrolled in contract B150-1.

Upon his/her initial enrolment in contract B150-1 (FMSQ), the member can opt for a one-time annual increase of \$500, even if he/she opted for the annual increase under contract B172-2 (FMRQ) the previous October 1. If the member select this option on October 1, he/she can opt for two increases of \$500 each.

Upon the initial enrolment in contract B150-1 (FMSQ), a member who was disabled while insured under contract B172-2 (FMRQ) must choose the following option when enrolling in contract B150-1 (FMSQ): Waiting period: 90 days – Maximum duration of benefits: up to age 65 – Annual indexation of benefits: According to the CPI – max. 3% - Invalidity: Modified definition

If the member chooses the Guaranteed Insurability option and is under age 40, he/she will not be entitled to the increase to the amount insured planned for January 1 of each year.

END OF THE GUARANTEED INSURABILITY OPTION

The Guaranteed Insurability option ceases at 12:00 a.m. on the first of the following dates for all members:

- a) The date on which contract B172-2 or B150-1 is terminated;
- b) The due date for the additional premium if this premium is not paid by the end of the grace period;
- c) The October 1 following the member's 45th birthday, on which date the right to exercise the Guaranteed Insurability option also terminates;
- d) The date on which the member ceases to participate in the Loss Income Insurance;
- e) The date on which the member exercises his/her right to the Guaranteed Insurability option for the tenth time;
- f) The date on which the total face value of the member's contract reaches the maximum permitted under the contract.

PERSONAL INFORMATION MANAGEMENT

Desjardins Financial Security (DFS) handles the personal information it has on you in a confidential manner. DFS keeps this information on file so that you may benefit from group insurance services offered by the Company. This information is consulted solely by DFS employees who need to do so in the course of their work.

You have the right to consult your file. You may also have information corrected if you demonstrate that it is inaccurate, incomplete, ambiguous or not useful. To do so, you must send a written request to the following address: Privacy Officer, Desjardins Financial Security, 200, rue des Commandeurs, Lévis, Québec, G6V 6R2.

DFS may use the client list to offer its clients an insurance product following the termination of their group insurance. If you do not wish to receive these offers, you may have your name removed from the list. To do so, you must send a written request to the Privacy Officer at DFS.