

Authorization for Pre-Authorized Cheque Plan

Request for Pre-Authorized Cheque Plan:

RBC Life Insurance Company (the "Company") is hereby requested and authorized to make monthly withdrawals in paper or electronic form under its Pre-Authorized Cheque Plan (the Plan), such withdrawals to be charged against the account at the financial institution indicated below or any other account at any financial institution subsequently designated. Such withdrawals may be on varying amounts in accordance with the premium deposit schedule, policy changes and related charges that have been contracted or will be contracted with the Company.

The designated financial institution now or at any subsequent time is hereby requested and authorized to honour any requests made on behalf of the undersigned by the Company to withdraw from such account as designated.

Bank Information:

2. For the purposes of paying premiums under the following:

Policy Number	Name of (Proposed) Life Insured

3. Pre-Authorized Monthly Withdrawal Date. (Select one day between the 1st and 28th of the month.)

4. Add to existing PAC plan with Policy Number(s)

5. Special requests

Date

Payor Signature

THIS AUTHORIZATION IS NOT VALID WITHOUT A SAMPLE (VOID) CHEQUE - ATTACH HERE:

Requests to cancel pre-authorized chequing must be received within 10 days of the deposit date.

Your Privacy Matters To Us

At RBC Insurance[®], we're committed to protecting your privacy. We respect your privacy and want you to understand how we safeguard your personal information.

How we collect your information

We collect and keep information about you, which is needed to provide the products and services you request. We collect information from you, either directly or through our representatives. We may also need to collect information about you from sources such as hospitals, doctors and other health care providers, the Medical Information Bureau, the government (including government health insurance plans) and other governmental agencies, other insurance companies, financial institutions, motor vehicle reports, and your current and former employer.

How we use your information

We use your information to provide the products and services you request, which includes using it to evaluate insurance risk and manage claims. We may also share your information with others who work for companies under RBC Insurance or other RBC Financial GroupTM companies, or with third parties, when it is necessary for the services we provide to you. Third parties may include other insurance companies, the Medical Information Bureau, financial institutions, third party administrators, and any references you provide.

We may use your information internally, to prepare statistical reports that help us understand the needs of our customers and that help us understand and manage our business.

If you have given us your social insurance number, we will use it for taxation purposes and to help identify you with Citizenship and Immigration Canada, when necessary.

Please note that this paragraph is not applicable if this application is submitted by an independent representative or a representative that is attached to a firm other than RBC Insurance.

Other ways we may use your information

When you request products and services directly from a company under RBC Insurance, there are other ways we may use your information. For example, we may use or share some of your information to help you find out about other products and services from a company under RBC Insurance and other RBC Financial Group companies. However, we will never use or share your health information for these purposes. To better manage your relationship with other RBC Financial Group companies, and where the law allows us, we may consolidate the information we have about you with information held by the other companies.

If, at any time, you decide that you do not want us to use your information as described here, under "Other ways we may use your information", please let us know by calling us at 1-800-663-0417.

Your right to access your information

You have a right to access the personal information that we have about you in your file. If we have information that is not correct, you can have it corrected.

To access your information or to ask us to correct information, you can contact us at:

RBC Life Insurance Company P.O. Box 515, Station A, Mississauga, Ontario L5A 4M3 Telephone: 1 800 663 0417 Facsimile: (905) 813 4816

If you would like more information about client privacy

RBC Financial Group publishes a brochure on client privacy. If you would like a copy of the brochure, you can contact us and we would be pleased to send one to you.