

Personal Data

Province: Ontario
Annuitant: Annuitant
Sex: Male
Date of Birth: 21 Apr 1964
Age at purchase: 57

Single Premium Details

Amount: \$100,000.00
Purchase Date: 01 May 2021
Source of Funds: Non-Registered

Annuity Details

Annuity Type: Single Life
Income Amount: \$390.46
Income Frequency: Monthly
Guaranteed Period: 10 years 0 months
First Payment Date: 01 Jun 2021
Tax Status: Prescribed
Annual Taxable Portion: See Tax Schedule

Notes

- (1) The rate basis for this quote is guaranteed if a faxed copy of the application with a Request for Rate Guarantee and this quote are received in Head Office no later than midnight of the day following the day this quote was produced, and the Single Premium Amount is received by BMO Insurance within 10 days of today's date. Otherwise, rates are subject to change on a daily basis.
- (2) The Purchase Date is the date the Single Premium Amount is received by BMO Insurance. In order to obtain the Annuity Income Amount quoted, the Single Premium Amount must be received at our Head Office on or by the Purchase Date quoted.
- (3) Any changes (i.e. the date all funds are received at our Head Office (Purchase Date), Single Premium Amount and/or First Payment Date, etc.) to this quote will result in a change in the Annuity Income Amount.
- (4) All payments made to or by BMO Insurance must be made in Canada in Canadian currency.
- (5) Please sign the Advisor's Report on the application. By law, the annuity cannot be issued without this signature.

Insurer: BMO Life Assurance Company

Prepared by:

Phone:

Rate basis: April 21, 2021

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Single Premium Immediate Annuity Version SPIA V9.0/17-10/1

April 21, 2021

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Tax Schedule

Annuitant:

Annuitant, Male, 21 Apr 1964, age at purchase 57

Year	Monthly Income*	Total Annual Income	Cumulative Payout	Annual Taxable Portion of Income
2021	\$390	\$2,733	\$2,733	\$536
2022	\$390	\$4,686	\$7,419	\$919
2023	\$390	\$4,686	\$12,104	\$919
2024	\$390	\$4,686	\$16,790	\$919
2025	\$390	\$4,686	\$21,475	\$919
2026	\$390	\$4,686	\$26,161	\$919
2027	\$390	\$4,686	\$30,846	\$919
2028	\$390	\$4,686	\$35,532	\$919
2029	\$390	\$4,686	\$40,217	\$919
2030	\$390	\$4,686	\$44,903	\$919
2031	\$390	\$4,686	\$49,588	\$919
2032	\$390	\$4,686	\$54,274	\$919
2033	\$390	\$4,686	\$58,959	\$919
2034	\$390	\$4,686	\$63,645	\$919
2035	\$390	\$4,686	\$68,331	\$919
2036	\$390	\$4,686	\$73,016	\$919
2037	\$390	\$4,686	\$77,702	\$919
2038	\$390	\$4,686	\$82,387	\$919
2039	\$390	\$4,686	\$87,073	\$919
2040	\$390	\$4,686	\$91,758	\$919
2041	\$390	\$4,686	\$96,444	\$919
2042	\$390	\$4,686	\$101,129	\$919
2043	\$390	\$4,686	\$105,815	\$919
2044	\$390	\$4,686	\$110,500	\$919
2045	\$390	\$4,686	\$115,186	\$919
2046	\$390	\$4,686	\$119,871	\$919
2047	\$390	\$4,686	\$124,557	\$919
2048	\$390	\$4,686	\$129,242	\$919
2049	\$390	\$4,686	\$133,928	\$919
2050	\$390	\$4,686	\$138,613	\$919
2051	\$390	\$4,686	\$143,299	\$919

* The Monthly Income is the payout amount recorded on the payment anniversary which may include indexing if selected.

The Taxable Portion of Income is an estimation only and it is based on the Income Tax Act (Canada) and regulations in effect at the time of this quotation. Any changes to the Income Tax Act (Canada) and regulations in the future may impact the Taxable Portion of Income.

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Single Premium Immediate Annuity Version SPIA V9.0/17-10/1

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Year	Monthly Income*	Total Annual Income	Cumulative Payout	Annual Taxable Portion of Income
2052	\$390	\$4,686	\$147,984	\$919
2053	\$390	\$4,686	\$152,670	\$919
2054	\$390	\$4,686	\$157,355	\$919
2055	\$390	\$4,686	\$162,041	\$919
2056	\$390	\$4,686	\$166,726	\$919
2057	\$390	\$4,686	\$171,412	\$919
2058	\$390	\$4,686	\$176,097	\$919
2059	\$390	\$4,686	\$180,783	\$919
2060	\$390	\$4,686	\$185,469	\$919
2061	\$390	\$4,686	\$190,154	\$919
2062	\$390	\$4,686	\$194,840	\$919
2063	\$390	\$4,686	\$199,525	\$919
2064	\$390	\$4,686	\$204,211	\$919
2065	\$390	\$4,686	\$208,896	\$919
2066	\$390	\$4,686	\$213,582	\$919
2067	\$390	\$4,686	\$218,267	\$919
2068	\$390	\$4,686	\$222,953	\$919
2069	\$390	\$4,686	\$227,638	\$919

* The Monthly Income is the payout amount recorded on the payment anniversary which may include indexing if selected.

The Taxable Portion of Income is an estimation only and it is based on the Income Tax Act (Canada) and regulations in effect at the time of this quotation. Any changes to the Income Tax Act (Canada) and regulations in the future may impact the Taxable Portion of Income.

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VERIFICATION OF IDENTITY AND THIRD PARTY DETERMINATION

The objective of the Canadian legislation called the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act* (the Act) is to help detect and deter money laundering and the financing of terrorist activities. This includes implementation of client identification, record keeping, reporting and compliance regime requirements for life insurance companies, life insurance advisors and independent life insurance agents.

Application No. / Policy No. :

INSTRUCTIONS FOR COMPLETION

This form is to be completed at time of: A) submitting a new application for Single Premium Immediate Annuities (Non-Registered); B) Guaranteed Investment Funds (Non-Registered) if it is non-individually owned or if there is a third party involved; or C) making a request for change to an existing insurance policy.

A) New Application for SPIA (Non-Registered Funds)

- Advisor must complete and sign this form when the application is for Single Premium Immediate Annuities.
- **SECTION 1, SECTION 2 and SECTION 4** must be completed for Individuals (e.g. Policy Owner, Third Party Payor).
- All Sections must be completed for non individuals (eg. Corporations, Partnerships, Trusts or Charities).
- The completed form must be submitted with the application, otherwise, the underwriting and policy issuance process may be delayed.

B) New Application for Guaranteed Investment Funds (GIF)

- **SECTION 1, SECTION 3, SECTION 4 and SECTION 5** must be completed if the application is from a non-individual Policy Owner (e.g. Corporation, Partnerships, Trusts or Charities).
- **SECTION 2 and SECTION 4** must be completed if a third party is involved (e.g. a third party pays for the Contract or will have access to the value of the Contract).
- The completed form, signed by the advisor, must be submitted with the application, otherwise, the policy issuance process may be delayed.

C) Request for Change to an Existing Policy

- Advisor must complete and sign this form when making a request for changes to an existing policy, including:
 - o Ownership changes, on a Universal Life policy and Single Premium Immediate Annuities policy (Non-Registered). For Guaranteed Investment Funds (Non-Registered), only if the new owner is a non-individual or if there is a third party involved.
 - o Third Party Banking changes, Third Party Deposits on a Universal Life policy or on Single Premium Immediate Annuities.
 - o Term conversion to a Universal Life policy; and
- **SECTION 1, SECTION 2 and SECTION 4** must be completed for Individuals (e.g. Policy Owner, Third Party Payor).
- All Sections must be completed for non individuals (eg. Corporations, Partnerships, Trusts or Charities).
- The completed form must be submitted with the policy change otherwise, the policy issuance process may be delayed.

SECTION 1 – VERIFICATION OF IDENTITY (Mandatory)**1.1 Individual(s), Sole Proprietors, Partners of a Partnership, Trustee of a trust and Signing Officer of a Corporation or Not for Profit Entity/Charity.**

Acceptable Photo ID: original valid passport, driver's licence, Certificate of Canadian Citizenship, or a provincial or territorial identification card. The document must have been issued by a provincial, territorial or federal government and must be valid and cannot have expired.

First Name		Last Name		Date of Birth (dd/mmm/yyyy) dd/mmm/yyyy	
Type of Identification	Identification Number		Expiry Date (mm/yyyy) mm/yyyy	Province of Issue	Country of Issue
Detailed Occupation/Principal Business		Residential Address		City	Province Postal Code
Are you an intermediary or "gatekeeper" such as a Lawyer, Accountant, Real Estate Broker or Certified Trust & Financial Advisor that holds accounts for clients? <input type="checkbox"/> Yes <input type="checkbox"/> No					
First Name		Last Name		Date of Birth (dd/mmm/yyyy) dd/mmm/yyyy	
Type of Identification	Identification Number		Expiry Date (mm/yyyy) mm/yyyy	Province of Issue	Country of Issue
Detailed Occupation/Principal Business		Residential Address		City	Province Postal Code
Are you an intermediary or "gatekeeper" such as a Lawyer, Accountant, Real Estate Broker or Certified Trust & Financial Advisor that holds accounts for clients? <input type="checkbox"/> Yes <input type="checkbox"/> No					
First Name		Last Name		Date of Birth (dd/mmm/yyyy) dd/mmm/yyyy	
Type of Identification	Identification Number		Expiry Date (mm/yyyy) mm/yyyy	Province of Issue	Country of Issue
Detailed Occupation/Principal Business		Residential Address		City	Province Postal Code
Are you an intermediary or "gatekeeper" such as a Lawyer, Accountant, Real Estate Broker or Certified Trust & Financial Advisor that holds accounts for clients? <input type="checkbox"/> Yes <input type="checkbox"/> No					

1.2 Corporation (Section 1.1 must also be completed for signing officers) Please attach Articles of Incorporation.

Corporate Name		Detailed Principal Business			
Trade Name(s) or Operating Name(s) if different than the legal name provided above					
Corporate Registration Number	Date of Incorporation (dd/mmm/yyyy) dd/mmm/yyyy	Country of Incorporation		Province of Incorporation	
Directors					
First Name		Last Name		Detailed Occupation	
First Name		Last Name		Detailed Occupation	
First Name		Last Name		Detailed Occupation	

1.3 Partnership/Association (Section 1.1 must also be completed for each Partner) Please attach Partnership Agreement.

Name		Detailed Principal Business			
Registration Number		Country of Issue		Type of Record	

1.4 Not for Profit / Charity (Section 1.1 must also be completed for signing officers) Please attach Articles of Incorporation.

Name		Detailed Principal Business			
Solicit Financial Donations from the Public <input type="checkbox"/> Yes <input type="checkbox"/> No		Is this company/organization a registered charity? <input type="checkbox"/> Yes <input type="checkbox"/> No		Canada Revenue Registration Number	

SECTION 3 – BUSINESS ACTIVITY

Mandatory for the applicants that are Corporations, Not for Profit Entity, Trusts and other Non Corporate Entities

If the answer to any of these questions in #4 and/or#5 is “Yes”, then ensure that the Supplementary Business Activity Questionnaire [575E](#) is completed, printed, discussed and sent to Head Office.

- | | Yes | No |
|---|--------------------------|--------------------------|
| 1. Are there any existing policies with BMO Life Assurance Company (BMO Insurance)?
If 'Yes', please provide policy numbers: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Is there a completed copy of a current Business Activity Questionnaire on file and has it been reviewed?
If 'Yes' complete question #3. If 'No' complete questions #4 and #5 | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Has the nature of the business activity changed since the last Business Activity Questionnaire was filed?
If 'Yes' complete questions #4 and #5 | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Does the Entity have or intend to have any business operations outside of Canada or the USA? | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Does the Entity conduct any of the following activities? | | |
| a. Operate a Money Services Business?
A Money Services Business is a business engaged in any of the following types of activities: Foreign Exchange, Fund Remittances, Issuing or Redeeming Drafts, Money Orders or Travellers Cheques. | <input type="checkbox"/> | <input type="checkbox"/> |
| b. Operate a Cheque Cashing/Payday Lending business?
Cheque Cashing/Payday Lending is a business where at least 50% or more of the business activities consist of either providing unsecured loans to individuals and/or entities on a short term basis (30 days or less) to meet their immediate cash needs or a business that cashes cheques payable to named individuals or entities. | <input type="checkbox"/> | <input type="checkbox"/> |
| c. Operate, lease or maintain more than one White Label Banking Machine?
White Label Banking Machines are ATMs that are not associated with any major financial institution, such as those found in many bars/restaurants and convenience stores. | <input type="checkbox"/> | <input type="checkbox"/> |
| d. Buy or Sell precious metals, gems, or fine jewellery (domestically or internationally), including purchases for inventory purposes, where any single purchase equals or exceeds C\$10,000?
Precious metals include gold, silver, platinum or palladium. Precious gems include diamonds, sapphires, emeralds, tanzanite, rubies or alexandrite. Fine jewellery means objects made of precious metals, precious stones or pearls. Note: This does not include large multi-department retail stores offering a wide range of consumer personal and residential products. | <input type="checkbox"/> | <input type="checkbox"/> |
| e. Operate a Casino or Bingo business?
A Casino is a business that is authorized to conduct roulette or card games in its establishment or where there is a slot machine on the premises. It does not include Video Lottery Terminals (VLT) or stores/kiosks that sell Provincial/Federal lottery tickets or registered charities that conduct fund raising activities in a casino for a period of two consecutive days or less under the supervision of the casino. | <input type="checkbox"/> | <input type="checkbox"/> |
| f. Sell Used Cars, Boats or Airplanes?
A Used Car, Boat or Airplane business is a business whose primary business operation is comprised of selling used cars, boats or airplanes. This does not include businesses that sell used vehicles as a secondary business activity, for example, where used cars are sold in addition to the primary business of selling new vehicles on behalf of a major automobile manufacturer. | <input type="checkbox"/> | <input type="checkbox"/> |
| g. Operate as an Arms Manufacturer, Dealer or Intermediary?
An Arms Manufacturer, Dealer or Intermediary is any business whose primary activity is to manufacture, buy, sell or act as an intermediary for dealing in Arms. While Arms primarily means firearms, including rifles, shotguns, handguns or anything that can be adapted to be used as a firearm, it also includes other military related weaponry including explosives, missiles, or missile related systems. | <input type="checkbox"/> | <input type="checkbox"/> |
| h. Operate a Telemarketing/Direct Marketing Company or a Company that primarily sells through a Telemarketing/Direct Marketing Company?
Any company whose primary business involves selling products or services through any non-face-to face method (e.g. telephone, email), and that will be processing the payments through their account. It does not include businesses who only conduct marketing, promotional or advertising activity where there is no direct selling or processing of payments taking place. | <input type="checkbox"/> | <input type="checkbox"/> |
| i. Operate as a Pawnbroker?
Any business that is engaged in lending money to an individual for an agreed period of time and holds some of the borrower's personal goods as collateral to be sold to the public in the event of a default. It also includes any business that purchases articles from an individual and gives the same individual the option to buy back the article within a specified period of time. If not bought back within the agreed period of time, the article will be sold to the public. | <input type="checkbox"/> | <input type="checkbox"/> |
| j. Operate as a Non Registered Charity/Charitable Organization, or other Not-for-profit Organization?
Any private body that operates either as a Charitable or Not-for-profit Organization that is not registered under the Canada Revenue Agency (CRA) but solicits or accepts donations. Does not include community/school sports or activity clubs, nationally recognized service clubs, trade union/associations, or professional associations, who fundraise, solicit or accept donations to support their own local activities. | <input type="checkbox"/> | <input type="checkbox"/> |
| k. Operate an account for a Foreign Government? Country _____
An account opened for or on behalf of a Foreign Government. This includes any departments, divisions, agencies, embassies, consulates and diplomatic missions representing Foreign Governments. | <input type="checkbox"/> | <input type="checkbox"/> |
| l. Operate an account for any of the following formed outside of Canada or the USA – Trust, Private Investment Company, or Personal Holding Company? Country _____
A Trust, Private Investment Company (PIC) or Personal Holding Company formed outside of Canada or the USA is any legal arrangement or entity created for holding personal assets, formed in certain jurisdictions outside of Canada or the USA. | <input type="checkbox"/> | <input type="checkbox"/> |

Yes No

- m. Operate a Shell Bank? Yes No
 A shell bank is a financial institution in a foreign jurisdiction (relative to the Operating Group) that does not have a physical presence or place of business in any country and is not a Regulated Financial Institution nor controlled by a Regulated Financial Institution that maintains a physical presence in a country.
- n. Operate an Internet Gambling Business? Yes No
 An Internet Gambling Business is a person or entity engaged in the business of providing internet games of chance (including, without limitation on, on-line card games, roulette, slots or similar on-line casino-type gaming) for profit.
- o. Is a Medical Marijuana Licensed Producer? Yes No
 A Medical Marijuana Licensed Producer (including those holding specific licenses that include possession, sale/provision and production capability) under the Marijuana for Medical Purposes Regulations (“MMPR”) in Canada.
- p. Create or Operate as an exchange/exchanger of Bitcoin or other Crypto/Virtual currencies? Yes No
 Forms of currency which exist only in digital form (general in an encrypted format) and which are not issued or backed by any country’s central bank or deemed to be legal tender by the laws of any country. A leading example (but not the only example) is Bitcoin.
- q. Operate as a Third Party Payment Processor? Yes No
 Directly or indirectly facilitate payments between Merchants and consumers through electronic methods including Point of sale transactions or Online transactions?

SECTION 4 – ADVISOR CERTIFICATION (Mandatory)

I hereby certify that I have:

- (a) Verified the identity of the policy owner(s) by referring to the original valid documents referred to in SECTION 1 and that the information recorded was correctly copied from such document.
- (b) Used reasonable efforts to determine if the policy owner(s) is/are acting on behalf of a third party.

Advisor’s Name (please print)		Advisor’s Code No.
Advisor’s Signature	X	Date (dd/mmm/yyyy) dd/mmm/yyyy
MGA Name		MGA Code

SECTION 5 – BENEFICIAL OWNERSHIP ATTESTATION

- **Mandatory for all Non-Individuals e.g. Corporations, Partnerships or Charities**
- **To be signed by Authorized Signatories**
- **Confirmation of the entity’s organization structure (attach organization chart if available)**

Information for Beneficial Owners whose ownership in the entity is **25% or more** must be recorded. The name, address and occupation/nature of business of all individuals/business that directly or indirectly control **25% or more** of the entity is required.

Business Name	Nature of Business	% Ownership of the Entity	
Address	City	Province	Postal Code
Business Name	Nature of Business	% Ownership of the Entity	
Address	City	Province	Postal Code
Business Name	Nature of Business	% Ownership of the Entity	
Address	City	Province	Postal Code
Business Name	Nature of Business	% Ownership of the Entity	
Address	City	Province	Postal Code

Acknowledgement: (Must be signed by an Authorized Signatory(ies) or Signing Officer as stipulated in the Certificate and Agreement/Authorization.

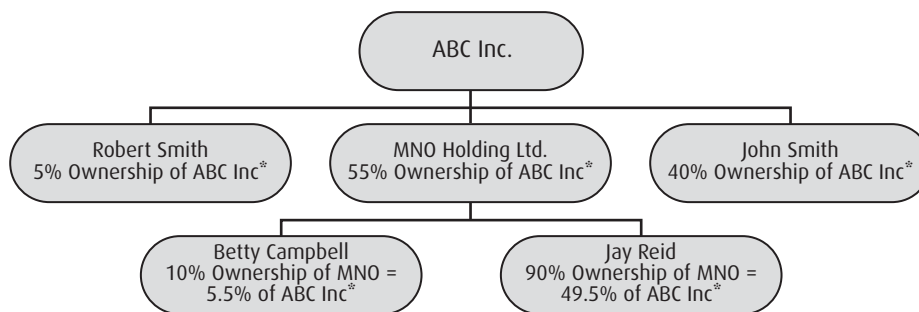
The Entity hereby certifies that the information provided is true and complete and that we may rely on such information until we receive a written notice of change from the Entity.

***IMPORTANT NOTE:** To help expedite the process this form can be submitted without the signature of the Signatory/Signing Officer(s). Signatures must be provided at time of policy delivery and will be a settling requirement.

Entity Name:	Date (dd/mmm/yyyy) dd/mmm/yyyy
Authorized Signatory/Signing Officer Name and Title:	*Signature X
Authorized Signatory/Signing Officer Name and Title:	*Signature X

Example of Direct and Indirect Ownership – ABC Inc.

John Smith and Jay Reid are considered Beneficial Owners, while MNO Holding Ltd is the intermediary. Jay Reid is considered to be an indirect owner.



*Indicated owner role required to be set up

- 55% direct owner MNO Holding Ltd
- 40% direct owner John Smith
- 49.5% indirect owner Jay Reid

Politically Exposed Persons Questionnaire

This form must be completed whenever a lump sum premium payment of \$100,000.00 or more is made in respect of a Universal Life insurance policy, a Non-Registered Annuity or a Guaranteed Investment Fund.

Policy Owner(s) Name: _____ Application No./Policy No.: _____

In this form,

Politically exposed persons include family members and their close associates.

- (a) ***"politically exposed foreign persons"*** is a person who holds or has held one of the following offices or positions in or on behalf of a foreign state:
- a head of state or government,
 - a member of the executive council of government or member of a legislature,
 - a deputy minister or equivalent,
 - an ambassador or attaché or counsellor of an ambassador,
 - a military officer with a rank of general or above,
 - a president of a state-owned company or bank,
 - a head of a government agency,
 - a judge, or
 - a leader or president of a political party in a legislature,
- (b) ***"politically exposed domestic person"*** is a person who holds or has held within the last 5 years a specific office or position in or on behalf of the Canadian federal government, a Canadian provincial government, or a Canadian municipal government:
- Governor General, lieutenant governor or head of government
 - member of the Senate or House of Commons or member of legislature
 - deputy minister or equivalent rank
 - ambassador, or attaché or counsellor of an ambassador
 - military officer with a rank of general or above
 - president of a corporation that is wholly owned directly by Her Majesty in right of Canada or a province
 - head of a government agency
 - judge of an appellate court in a province, the Federal Court of appeal or the Supreme Court of Canada
 - leader or president of a political party represented in a legislature or
 - mayor*
- * in line with legislation across Canada, municipal governments includes cities, towns, villages and rural (county) or metropolitan municipalities. As such, a mayor is the head of a city, town, village, or rural or metropolitan municipality.
- (c) ***"the head of an international organization"*** the primary person who leads an international organization such as a president or CEO:
- the head of an international organization established by the governments of states; or
 - the head of an institution established by an international organization

Policy Owner(s) Name: _____ Application No./Policy No.: _____

In respect of this application or policy, has the applicant/owner or any close relative (living or deceased), ever been, a politically exposed person?
 Yes No

If the answer to the above question is "Yes", then please complete all sections for each politically exposed person. If the answer to the above question is "No", then please complete section B and C.

Section A

First Name			Middle			Last Name		
Relationship to Policy <input type="checkbox"/> Owner <input type="checkbox"/> Payor <input type="checkbox"/> Other (please specify) _____								
Date of Birth (dd/mmm/yyyy)			Place of Birth (Prov. or State/country)			Residence of Canada for Canadian income tax purposes? Yes <input type="checkbox"/> No <input type="checkbox"/>		
Address (Street and number, Apt.)							No. of Years	
City			Province		Postal Code		Residence Tel.	
The office(s) or position(s) in respect of which the individual is determined to be a <i>politically exposed person</i> :								
Office/Position			Jurisdiction			When held (dd/mmm/yyyy to dd/mmm/yyyy)		
Office/Position			Jurisdiction			When held (dd/mmm/yyyy to dd/mmm/yyyy)		

Section B

Source of Funds (select all that apply)

<input type="checkbox"/> Self-employment income	<input type="checkbox"/> Employment income	<input type="checkbox"/> Retirement Income/Pension Income	<input type="checkbox"/> Grants/Scholarships
<input type="checkbox"/> Insurance Claim Payments	<input type="checkbox"/> Corporate	<input type="checkbox"/> Investment Income/Savings	<input type="checkbox"/> Sale of Assets
<input type="checkbox"/> Trust/Inheritance	<input type="checkbox"/> Gift	<input type="checkbox"/> Loan	<input type="checkbox"/> Lottery Winnings
<input type="checkbox"/> Proceeds from a legal case or action	<input type="checkbox"/> Other	<input style="width:100%;" type="text"/>	

Section C

I/We, the undersigned, confirm that the statements and answers in this document are complete and true and correctly recorded, and agree that this document forms part of the above-noted application.

Signatures

Signed at _____ this _____ day of _____, 20 _____

Owner	<input style="width:95%;" type="text"/>	(If company-owned, 2 signatures and titles, or 1 signature and the corporate seal)
Owner	<input style="width:95%;" type="text"/>	
Payor	<input style="width:95%;" type="text"/>	
Advisor	<input style="width:95%;" type="text"/>	
Witness	<input style="width:95%;" type="text"/>	

If there is more than one politically exposed person associated with this application or policy, then please complete a Questionnaire for each.