

Important Notice about Changes to your **Scotiabank® Platinum American Express®** Card Account and to the **“Additional Terms and Conditions for Scotiabank American Express Cardmembers”** section of the **Scene+™** Program associated with your Account – Effective July 1, 2022.

Thank you for being a valued Scotiabank customer. We are writing to notify you of changes we are making to your Scotiabank Platinum American Express Card Account (the “Account”) and to the Scene+ rewards program (the “Program”) that is associated with your Account, in particular the “Additional Terms and Conditions for Scotiabank American Express Cardmembers” section of the Program Terms and Conditions.

Please review this notice carefully and keep a copy for your records.  
(a copy of it is available online at: [scotiabank.com/amexchanges](https://scotiabank.com/amexchanges))

**Effective July 1, 2022, the following changes will be made to your Account:**

Annual Interest Rates Changes:

- **Preferred Annual Interest Rates on Purchases and Cash Advances changing to 9.99%**  
The Preferred Annual Interest Rate on Purchases is changing from **19.99%** to **9.99%**.  
The Preferred Annual Interest Rate on Cash Advances (including balance transfers, cash-like transactions and Scotia® Credit Card Cheques) is also changing from **22.99%** to **9.99%**.  
You will automatically begin enjoying your new lower interest rates effective the first day after your July 2022 statement date.
- **Standard Rates changing to 19.99%**  
The Standard Rate on Purchases is changing from **24.99%** to **19.99%**.  
The Standard Rate on Cash Advances (including balance transfers, cash-like transactions and Scotia® Credit Card Cheques) is also changing from **27.99%** to **19.99%**.  
**Note:** These Standard Rates **only apply** if we do not receive your minimum payment by the payment due date on your statement two or more times in any consecutive 12 month period.  
These Standard Rates do not apply if your Account is part of a Scotia® Total Equity Plan (STEP).

Please review the **Summary of Changes** comparison charts below in this notice for complete details of the above changes that will apply to the Account and Disclosure Statement (*refer to the “New Amendments to the Disclosure Statement that apply to your Account” relating to these interest rate changes*).

Fee Changes:

- **No Foreign Currency Conversion Fee**  
**We will no longer charge a Foreign Currency Conversion Fee on foreign transactions made on your Account whether made online or outside of Canada (only the exchange rate will continue to apply).**  
The foreign currency conversion fee for your Account is changing from **2.50%** to **0.00%**.

Please review the **Summary of Changes** comparison charts below in this notice for complete details of the above changes that will apply to the Account and Disclosure Statement (*refer to the “New Amendments to the Disclosure Statement that apply to your Account” relating to the Foreign Currency Conversion Fee*).

Scene+ Points Earn Rate Changes:

- **Accelerated Earn Rate Changes:**  
The Scene+ Points Earn Rate as described under the “Additional Terms and Conditions for Scotiabank American Express Cardmembers” section of the Program for your Account is changing as follows:
  - **The Accelerated Earn Rates on purchases<sup>1</sup> in certain existing merchant categories** (grocery, dining, gas and entertainment)<sup>2</sup> are changing from **4 Scene+ Points** for each \$1.00 to **2 Scene+ Points** for each \$1.00 charged to the Account in these accelerated rate merchant categories.
  - **Earn Rates on all other eligible purchases** are changing from **1 Scene+ Point** for each \$1.00 to **2 Scene+ Points** for each \$1.00 in purchases charged to your Account.
  - There are no changes to redemption rates for Scene+ Points you can redeem under the Program.

Please review the **Summary of Changes** comparison charts below in this notice for complete details of the above changes that apply to the Account and associated Program (*refer to the “Scene+ Program Changes”*).  
Visit [www.sceneplus.ca/terms-and-conditions](https://www.sceneplus.ca/terms-and-conditions) for the current Program Terms and Conditions.

Insurance Changes:

- Mobile Device Insurance will now be added to your insurance coverage on your Account (*refer to the “Insurance Changes” below*).

SUMMARY OF CHANGES

**New Amendments to the Disclosure Statement that apply to your Account:** Below are the changes to the rates and fees on the Disclosure Statement that will apply to your Account.

Preferred Annual Interest Rates and Standard Rates will change, effective July 1, 2022, as outlined below.	
Current Preferred Annual Interest Rates until June 30, 2022	New Preferred Annual Interest Rates Changes effective July 1, 2022 (Changes are <u>underlined</u> )
• Purchases: <b>19.99%</b>  • Cash Advances: <b>22.99%</b> (includes balance transfers, cash-like transactions and Scotia Credit Card Cheques)	• Purchases: <b><u>9.99%</u></b>  • Cash Advances: <b><u>9.99%</u></b> (includes balance transfers, cash-like transactions and Scotia Credit Card Cheques)
Current Standard Rates in effect until June 30, 2022	Changes effective July 1, 2022 (Changes are <u>underlined</u> )
Your preferred annual interest rates will increase to standard rates of <b>24.99%</b> on purchases and <b>27.99%</b> on cash advances, cash-like transactions, balance transfers and Scotia Credit Card Cheques if we do not receive your minimum payment by the payment due date <b>2</b> or more times in any <b>12</b> month period. This will take effect in the third statement period following the missed payment that caused the rates to increase. These rates will remain in effect until wereceive your minimum payments by the payment due date for <b>12</b> consecutive months.  If your account is part of a Scotia® Total Equity Plan, these higher standard rates do not apply to your account.	Your preferred annual interest rates will increase to standard rates of <b><u>19.99%</u></b> on purchases and <b><u>19.99%</u></b> on cash advances, cash-like transactions, balance transfers and Scotia Credit Card Cheques if we do not receive your minimum payment by the payment due date <b>2</b> or more times in any <b>12</b> month period. This will take effect in the third statement period following the missed payment that caused the rates to increase. These rates will remain in effect until we receive your minimum payments by the payment due date for <b>12</b> consecutive months.  If your account is part of a Scotia® Total Equity Plan, these higher standard rates do not apply to your account.

No Foreign Currency Conversion Fee will apply effective July 1, 2022, on foreign currency transactions on your Account (the exchange rate continues to apply) as outlined below.	
Foreign Currency Conversion Fee until June 30, 2022	New Foreign Currency Conversion Fee Changes effective July 1, 2022 (Changes are <u>underlined</u> )
• <b>2.50%</b>	• <b><u>0.00%</u></b>

Foreign Currency Conversion Fee Disclosure Statement until June 30, 2022	Foreign Currency Conversion Fee Disclosure Statement Changes effective July 1, 2022 (Changes <u>underlined</u> for emphasis only)
<b>2.50%</b> For Scotiabank American Express Cards transactions in a foreign currency other than U.S. dollars, the amount is converted to U.S. dollars and then to Canadian dollars.	<b><u>0.00%</u></b> For Scotiabank American Express Cards transactions in a foreign currency other than U.S. dollars, the amount is converted to U.S. dollars and then to Canadian dollars.

<p>For a transaction with your Scotiabank American Express Card, the exchange rate is determined by American Express on the date the transaction is processed by American Express. This exchange rate may be different from the exchange rate in effect on the transaction date. When the transaction is posted to your account, in addition to the exchange rate, you will be charged a foreign currency conversion of <b>2.50%</b> of the transaction amount. This mark-up applies to both debit and credit transactions on your Scotiabank American Express Cards.</p> <p>For Scotiabank American Express Card account payments and Scotia Credit Card Cheques, the exchange rate will be the posted rate charged to customers at any branch of The Bank of Nova Scotia on the date the transaction occurs. For any reversal of these transactions, the exchange rate will be determined in the same manner as of the date the transaction is reversed.</p> <p>For cash withdrawals made from ABMs outside of Canada using a <i>ScotiaCard</i> debit card to obtain a cash advance on the Scotiabank American Express Card account the exchange rate is determined by the appropriate network on our behalf on the date that the transaction is settled with that network. This exchange rate may be different from the exchange rate in effect on the transaction date. When the transaction is posted to your account, in addition to the exchange rate, you will be charged a foreign currency conversion of <b>2.50%</b> of the transaction amount.</p> <p>For a transaction with your Scotiabank American Express Card in Canadian dollars with a merchant located outside of Canada, a Cross Border Transaction Fee will be charged, equal to <b>2.50%</b> of the Canadian dollar amount of the transaction.</p>	<p>For a transaction with your Scotiabank American Express Card, the exchange rate is determined by American Express on the date the transaction is processed by American Express. This exchange rate may be different from the exchange rate in effect on the transaction date. When the transaction is posted to your account, in addition to the exchange rate, you will be charged a foreign currency conversion of <b>0.00%</b> of the transaction amount. This mark-up applies to both debit and credit transactions on your Scotiabank American Express Cards.</p> <p>For Scotiabank American Express Card account payments and Scotia Credit Card Cheques, the exchange rate will be the posted rate charged to customers at any branch of The Bank of Nova Scotia on the date the transaction occurs. For any reversal of these transactions, the exchange rate will be determined in the same manner as of the date the transaction is reversed.</p> <p>For cash withdrawals made from ABMs outside of Canada using a <i>ScotiaCard</i> debit card to obtain a cash advance on the Scotiabank American Express Card account the exchange rate is determined by the appropriate network on our behalf on the date that the transaction is settled with that network. This exchange rate may be different from the exchange rate in effect on the transaction date. When the transaction is posted to your account, in addition to the exchange rate, you will be charged a foreign currency conversion of <b>0.00%</b> of the transaction amount.</p> <p>For a transaction with your Scotiabank American Express Card in Canadian dollars with a merchant located outside of Canada, a Cross Border Transaction Fee will be charged, equal to <b>0.00%</b> of the Canadian dollar amount of the transaction.</p>
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The Bank reserves the right to waive any fees or charges in its discretion.

Scene+ Program Changes

Amendments to the “Additional Terms and Conditions for Scotiabank American Express Cardmembers” of the Scene+ Program that apply to your Account. Below are the changes that will apply:

Terms and Conditions will be updated to reflect these changes effective July 1, 2022, as outlined below.	
Current “Additional Terms and Conditions for Scotiabank American Express Cardmembers” section of the Program until June 30, 2022	New “Additional Terms and Conditions for Scotiabank American Express Cardmembers” section of the Program Changes effective July 1, 2022 (Changes are <u>underlined</u> or show as a strike out)
<p>1.4 Scotiabank Platinum American Express Card</p> <p>You are awarded four (4) Scene+ Points for every eligible \$1.00 purchase in grocery, dining, gas and entertainment charged and posted to the Scotiabank Platinum American Express Account (referred to as the “Accelerated Earn Rates”).</p> <p>You are awarded one (1) Scene+ Point for every \$1.00 in all other purchases of goods and services charged to the Scotiabank Platinum American Express Account (the “Regular Earn Rate”).</p> <p>1.5 Spend Threshold for the Accelerated Earn Rate (Scotiabank Platinum American Express Card <u>only</u>):</p> <p>The Accelerated Earn Rates for the Scotiabank Platinum American Express Card applies to the first \$100,000 in purchases charged to the Scotiabank Platinum American Express Account annually at merchants qualifying for the Accelerated Earn Rate, calculated annually from January 1st to December 31st each year. Once you exceed the applicable annual spend threshold, you will continue earning points at the Regular Earn Rate of one (1) Scene+ Point per \$1.00 in purchases charged to the Scotiabank Platinum American Express Account.</p>	<p>1.4 Scotiabank Platinum American Express Card</p> <p>You are awarded <u>two (2) Scene+ Points for every \$1.00 in purchases of goods and services charged and posted to the Scotiabank Platinum American Express Account.</u></p> <p><del>1.5 Spend Threshold for the Accelerated Earn Rate (Scotiabank Platinum American Express Card only):</del></p> <p><del>The Accelerated Earn Rates for the Scotiabank Platinum American Express Card applies to the first \$100,000 in purchases charged to the Scotiabank Platinum American Express Account annually at merchants qualifying for the Accelerated Earn Rate, calculated annually from January 1st to December 31st each year. Once you exceed the applicable annual spend threshold, you will continue earning points at the Regular Earn Rate of one (1) Scene+ Point per \$1.00 in purchases charged to the Scotiabank Platinum American Express Account.</del></p>

Insurance Changes

Insurance benefit changes: Mobile Device Insurance will now be added to your insurance coverage on your Account

Effective July 1, 2022, the following changes will apply:  
Mobile Device Insurance (New)

You will have Mobile Device Insurance† for new cellular phones, smartphones or tablets purchased on or after July 1, 2022, when you charge the full cost of your new mobile device to your Card or charge all of your wireless bill payments for such device to your Card when you fund such purchase through a plan. You may be covered for up to \$1,000 in the event your cell phone, smartphone or tablet is lost, stolen or accidentally damaged or experiences mechanical failure.

If you have any questions or to inquire about a claim, please contact the administrator\* by calling 1-877-391-7507.

For complete details, please review the enclosed **Amended Certificate of Insurance**.

**Questions or Concerns?** If you have questions or if you do not agree with these changes, you must notify us within 30 days of the effective date of the changes. We can discuss an alternative product for you and if you still wish to close your Account, we will do so, without cost or penalty, and discuss payment options for any outstanding balance owing on your Account. If you have any questions, please visit **scotiabank.com/amexchanges**, your local branch or call us at 1-888-999-7185 and we would be happy to assist you.

<sup>1</sup> Scene+ Points are not awarded for cash advances, balance transfers, *Scotia*® Credit Card Cheques, returns, refunds or other similar credits, payments, fees, interest, or other charges on the Account. Cash advances include cash-like transactions which are monetary transactions posted to your Account and include wire transfers, foreign currency, travelers cheques, money orders and gaming chips.

<sup>2</sup> Purchases must be made at merchants classified through the American Express network with a Merchant Category Code (“MCC”) that identifies them in the American Express network in the “grocery”, “dining”, “entertainment” or “gas” category. Purchases at merchants where these categories are not their primary business do not qualify. Some merchants may (i) provide other goods or services; or (ii) have separate merchants located on their premises that may not be classified with an MCC under the Accelerated Earn Rate categories and such purchases will not earn the Accelerated Earn Rate as applicable.

All dollar amounts are in Canadian currency unless otherwise stated.

† Mobile Device Insurance is underwritten by First North American Insurance Company (FNAIC), a wholly-owned subsidiary of The Manufacturers Life Insurance Company (Manulife). The Bank of Nova Scotia is not an insurer. All insurance claims must be forwarded to the insurance administrator.

\* Claim payment and administrative services are provided by the administrator. Manulife has appointed Active Claims Management (2018) Inc., Operating as “Active Care Management”, “ACM”, “Global Excel Management” and/or “Global Excel” as the provider of all assistance and claims services.

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AMENDED CERTIFICATE OF INSURANCE

This Amended Certificate of Insurance contains information about your insurance coverage provided by The Manufacturers Life Insurance Company and First North American Insurance Company (collectively, “**Manulife**”) under Group Policy No. BNS749 issued to The Bank of Nova Scotia effective as of July 1, 2021.

The head office for Manulife and FNAIC is located at 250 Bloor St. E. Toronto, Ontario M4W 1E5.

With the exception of the changes noted below that come into effect as of **July 1, 2022**, your amount of insurance coverage and all of the benefits you enjoy will remain the same as set out in your existing Certificate of Insurance. All capitalized terms used but not defined in this Amended Certificate of Insurance will have the meaning assigned to them in your existing Certificate of Insurance.

Please review this Amended Certificate of Insurance carefully and retain it along with your existing Certificate of Insurance for your complete records.

The following changes apply to your insurance coverage as of July 1, 2022:		
In the section with the heading “Definitions”, the following terms are added:		
“Accidental Damage” means damage caused by an unexpected and unintentional external event, such as drops, cracks, and spills that occur during normal daily usage of a Mobile Device as the manufacturer intended.		
“Household Member” means a spouse, parents, stepparents, grandparents, grandchildren, in-laws, natural or adopted children, stepchildren, brothers, sisters, stepbrothers and stepsisters whose permanent residence and address is the same as the Cardmember.		
“Mobile Device” means a new cellular phone, smartphone or tablet (portable single-panel touchscreen computer), which has Internet-based and/or wireless communication capabilities, and which has not been purchased by a business and/or used for business or for commercial purposes.		
“Plan” means a fixed-term contract offered by a wireless service Provider.		
“Provider” means a Canadian wireless service Provider.		
“Trade-In Credit(s)” means an in-store credit or certificate issued by a retailer of Provider to You when You trade-in an old mobile device.		
In the section with the heading “Definitions”, the definition of “Mysterious Disappearance” is hereby deleted and replaced with:		
“Mysterious Disappearance” means the vanishing of an Insured Item or Mobile Device which cannot be explained, i.e. there is an absence of evidence of a wrongful act of another person.		
In the section with the heading “Definitions”, the definition of “Purchase Price” is hereby deleted and replaced with:		
“Purchase Price” means the actual cost of an Insured Item or Mobile Device, including any applicable taxes, and less any Trade-In Credit(s) and costs or fees associated with the Insured Item or Mobile Device purchased such as insurance premiums, customs duty, delivery and transportation costs or similar costs or fees.		
The following section with the heading “Mobile Device Insurance” is hereby added to the Certificate:		
Mobile Device Insurance		
For Mobile Device coverage, Insured Person means the Cardmember.		
1. ELIGIBILITY		
You are eligible for Mobile Device Insurance when You purchase a new Mobile Device anywhere in the world, and you:		
a) charge the Purchase Price to Your Account. If the Mobile Device is equipped with cellular data technology, You must also activate Your Mobile Device with a Provider; or		
b) charge any portion of the Purchase Price that is required to be paid up-front to Your Account, fund the balance of the Purchase Price through a Plan, and charge all monthly wireless bill payments to Your Account for the duration of Your Plan; or		
c) fund the full Purchase Price through a Plan and charge all the monthly wireless bill payments to Your Account for the duration of the Plan.		
Note: To be eligible for this insurance, Scene+ Points cannot be used towards the purchase of a Mobile Device.		
2. COVERAGE PERIOD		
Mobile Device coverage takes effect on the later of:		
a) 30 days from the date of purchase of Your Mobile Device; and		
b) the date the first monthly wireless bill payment is charged to Your Account.		
Mobile Device coverage ends on the earliest of:		
a) two years from the date of purchase;		
b) the date ONE monthly wireless bill payment was not charged to Your Account, if You are funding the cost of Your Mobile Device through a Plan;		
c) the date the Account ceases to be in Good Standing; and		
d) the date the Cardmember ceases to be eligible for coverage.		
3. BENEFITS		
If a Mobile Device is lost, stolen or suffers a mechanical breakdown or Accidental Damage, the Insurer will reimburse You the lesser of its repair or replacement cost, not exceeding the depreciated value <sup>†</sup> of Your Mobile Device at date of loss, less the deductible <sup>††</sup> , to a maximum of \$1,000, subject to the Limitations and Exclusions below.		
<sup>†</sup> The depreciated value of Your Mobile Device at date of loss is calculated by deducting from the Purchase Price of Your Mobile Device the depreciation rate of 2% for each completed month from the date of purchase.		
<sup>††</sup> The amount of the deductible is based on the Purchase Price of Your Mobile Device less any applicable taxes, as determined from the following table:		
	Purchase Price (Less Taxes)	Applicable Deductible
	\$0 – \$200	\$25
	\$200.01 – \$400	\$50
	\$400.01 – \$600	\$75
	\$600.01 or more	\$100
For example: If You purchase a new Mobile Device for a Purchase Price of \$800 (\$700 + \$100 in applicable taxes) on May 1, and file a claim on January 21 of the following year, the maximum reimbursement will be calculated as follows:		
a) Calculation of the depreciated value of Your Mobile Device:		
	Purchase Price	\$800
	Less depreciation cost (2% X 8 months X \$800)	<u>-\$128</u>
	Depreciated value	\$672
b) Calculation of the maximum reimbursement:		
	Depreciated value	\$672
	Less deductible	<u>-\$100</u>
	Maximum reimbursement	\$572

In the event You file a valid repair claim and the total cost of repair is \$500, including applicable taxes, upon approval of Your claim, the maximum reimbursement available to You will be \$500.

In the event Your Mobile Device is lost or stolen and, upon approval of Your claim, You purchase a replacement Mobile Device for a price of \$800 including applicable taxes, the maximum reimbursement available to You will be \$572.

A replacement Mobile Device must be of the same make and model as the original Mobile Device, or in the event the same make and model is not available, of like kind and quality with comparable features and functionality as the original Mobile Device.

*All claims are subject to the terms, conditions, and Limitations and Exclusions set out in this Certificate of Insurance.*

**4. LIMITATIONS AND EXCLUSIONS**

This coverage complements but does not replace the manufacturer’s warranty or warranty obligations. This coverage does, however, provide certain additional benefits for which the manufacturer may not provide coverage. Parts and services covered by the manufacturer’s warranty and warranty obligations are the responsibility of the manufacturer only.

If you have one or more Scotiabank credit card account(s) providing Mobile Device Insurance, the maximum number of claims under all Your accounts is limited to one claim in any 12 consecutive month period and two claims in any 48 consecutive month period.

Mobile Device Insurance does not cover:

- a) accessories, whether included with Your Mobile Device in the original manufacturer’s package or purchased separately;
- b) batteries;
- c) Mobile Devices purchased for resale, professional or commercial use;
- d) used, previously owned or refurbished Mobile Devices;
- e) Mobile Devices that have been modified from their original state;
- f) Mobile Devices being shipped, until received and accepted by You in new and undamaged condition; and
- g) Mobile Devices stolen from baggage unless such baggage is hand-carried under the personal supervision of the Cardmember or the Cardmember’s travelling companion with the Cardmember’s knowledge.

No benefits are payable for:

- a) losses or damage resulting directly or indirectly from:
  - (i) fraud, misuse or lack of care, improper installation, hostilities of any kind (including war, invasion, rebellion or insurrection), confiscation by authorities, risks of contraband, illegal activities, normal wear or tear, flood, earthquake, radioactive contamination, Mysterious Disappearance or inherent product defects;
  - (ii) power surges, artificially generated electrical currents or electrical irregularities;
  - (iii) any occurrence that results in catastrophic damage beyond repair, such as the device separating into multiple pieces;
  - (iv) cosmetic damage that does not affect functionality;
  - (v) software, cellular/wireless service provider or network issues; or
  - (vi) theft or intentional or criminal acts by the Cardmember or Household Members; and
- b) incidental and consequential damages including bodily injury, loss of use, property, punitive and exemplary damages and legal fees.

**5. GIFTS**

Mobile Devices given as gifts are covered under Mobile Device Insurance provided all eligibility requirements are met. In the event of a claim, the Cardmember, not the recipient of the gift, must make the claim for benefits.

**6. OTHER INSURANCE**

Mobile Device Insurance benefits are in excess of all other applicable valid insurance, indemnity, warranty or protection available to You in respect of the item(s) subject to the claim.

The administrator will be liable only:

- for the amount of loss or damage over the amount covered under such other insurance, indemnity, warranty or protection and for the amount of any applicable deductible, and
- if all such other coverage has been claimed under and exhausted, and further subject to the terms and Limitations and Exclusions set out herein.

This coverage will not apply as contributing insurance notwithstanding any provision in any other insurance, indemnity or protection policies or contracts.

**7. HOW TO MAKE A CLAIM**

*PRIOR to proceeding with any action or repair services or replacement of the Mobile Device, You must obtain the Insurer’s approval in order to ensure eligibility for payment of Your claim.*

Immediately after learning of a loss or an occurrence which may lead to a loss covered under Mobile Device Insurance, but in no event later than 14 days from the date of loss, You must contact the administrator by calling **1-877-391-7507 or 416-572-3636** to obtain a claim form. To file a claim online, please visit **www.manulife.ca/scotia**.

In the event of loss or theft, You must notify Your Provider to suspend Your wireless services within 48 hours of the date of loss. In addition, in the event of theft, You must also notify the police within seven days of the date of loss.

You must submit a completed claim form containing the time, place, cause and amount of loss, and provide documentation to substantiate Your claim including:

- a) the original sales receipt detailing the cost, date and description of purchase;
- b) the date and time you notified Your Provider of loss or theft;
- c) a copy of the original Manufacturer’s Warranty (for mechanical failure claims);
- d) a copy of the written repair estimate (for mechanical failure and Accidental Damage claims);
- e) if You charged the full Purchase Price to Your Account, the Account statement showing the charge;
- f) if Your Mobile Device was funded through a Plan, proof of uninterrupted monthly wireless bill payments charged to the Account for up to 12 months immediately preceding the date of loss;
- g) a police, fire, insurance claim or loss report, or other report of the occurrence of the loss sufficient for determination of eligibility for Mobile Device Insurance benefits.

For mechanical failure and Accidental Damage claims, You must obtain a written estimate of the cost to repair Your Mobile Device by a repair facility authorized by the original Mobile Device manufacturer. At its sole discretion, the administrator may ask You to return, at Your own expense, the damaged item on which a claim is based to the Insurer in order to support Your claim.

Written notice of claim must be given to the administrator as soon as reasonably possible after a claim occurs, but in all events within 90 days from the date on which the loss occurred.

**The Manufacturers Life Insurance Company**



Roy Gori  
President and Chief Executive Officer

**First North American Insurance Company**



Alexander Lucas  
President and Chief Executive Officer