



PRIVACY CONSENT

You consent to the collection, use and sharing of your personal information as described in CIBC's privacy policy *Your Privacy is Protected*. This includes CIBC Life collecting your personal information from, sharing your personal information with, CIBC, and any licensed physician, medical practitioner, hospital, pharmacy, clinic or other medically related facility, insurers, the Medical Information Bureau, any investigative and security agency, any agent, broker or market intermediary, any government agency (including motor vehicle registries), current or former employers, or other organization or person that has any records or knowledge of you or your health when such information is necessary for the purposes described below. You consent to CIBC Life collecting personal information from its existing files for the purposes described below.

You consent to CIBC Life using your personal information and any other information you provide, and transferring such information to CIBC and third-party service providers (including service providers located outside of Canada), for the purposes of processing your online enrollment for CIBC Guaranteed Acceptance Life Insurance administering the CIBC Guaranteed Acceptance Life Insurance, administering and adjudicating claims, protecting you and us from error and criminal activity, defending and bringing legal actions, providing ongoing service, understanding your needs and eligibility for products and services, marketing other CIBC Life products and services to you (unless you opt-out by following the procedures described below), complying with legal and regulatory obligations, and for any other purposes permitted or required by law or with your consent. Your personal information may be disclosed where permitted or required by law, including foreign laws applicable to third-party service providers located outside of Canada.

You are aware that the reasons your health information is needed is to administer and adjudicate claims, protect you and us from error and criminal activity, for defending and bringing legal actions, provide on-going services related to claims, comply with legal and regulatory obligations and for any other purposes permitted or required by law and you consent to the use of your health information for these purposes.

A file containing your personal information held on behalf of CIBC Life will be stored on a server of CIBC Life or a service provider of CIBC Life that can be accessed by employees, agents, service providers and mandataries of CIBC Life that require the personal information in order to perform their duties. Personal information may be transferred to, used, located and accessed in the United States or elsewhere outside of Canada and will be subject to the same levels of security as those described in the privacy policy, while also being subject to the laws of the jurisdiction(s) in which the information is held, which laws may permit local government, regulatory, law enforcement or national security authorities to obtain access to personal information. A photocopy or facsimile of this authorization shall be as valid as the original. You may request access to review your file and make corrections or ask for more information (including with respect to CIBC Life's use of service providers located outside of Canada) by contacting CIBC Life's Ombudsman at 1-866-599-0989. More information can also be found in CIBC's privacy policy, which is available at cibc.com and to which CIBC Life subscribes to as a subsidiary of CIBC.

This consent shall take effect on the date of your online enrollment and shall survive your death. You understand that your consent can be revoked at any time and that as a result of such revocation, CIBC Life may not be able to issue the coverage applied for. Furthermore, if as a result of such revocation CIBC Life is unable to obtain proof of claim, this may result in claims not being paid.



ADDITIONAL MARKETING CONSENT

In addition, CIBC Life may share your contact information and information about what CIBC Life product(s) you have within the CIBC group to understand your needs and eligibility for products and services. CIBC Life and the CIBC group may tell you about products and services through mail, telephone, email, and other means at the contact information provided during your enrollment. The CIBC group includes CIBC and its subsidiaries that currently offer deposits, loans, mutual funds, securities trading, mortgages, trust and insurance services. If you don't wish to consent to these additional uses and disclosures, you can contact CIBC Life at 1-888-393-1110 at any time. You understand that you will not be refused insurance just because you withdraw your consent to these additional uses and disclosures.