

Individual Insurance

This form is intended to collect the required information to identify an individual using the dual process method, in accordance with the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act (the Act)* and its associated regulations.

For all product types: The financial security advisor/representative must verify the identity of each **insured**.

For universal life (UL) insurance: If the policyowner is different from the insured, the financial security advisor/representative must verify the identity of each **policyowner** as required by the Act and its associated regulations.

When there is more than one insured, or when the policyowner is different from the insured for Universal Life (UL): **complete a separate form for each person, i.e. each insured (for all product types) and each policyowner (for UL insurance, if different from the insured).**

Section 1 Information on the person whose identity is verified

Last name		First name			
Address (No)	Street	Apt.	Date of birth		
City		Province	Postal code		

Section 2 Verification of the identity of the insured (for all product types) or the policyowner (for UL insurance, if different from the insured)

- When the person's identity is confirmed remotely (e.g., via video conference), you must be able to legibly view two (2) documents that are:
 - valid, current and non expired;
 - in good condition without apparent alteration; and
 - from two (2) **different, independent and reliable sources** (for example: federal, provincial or territorial government; government agency; public service provider; financial institution; Crown corporation – note that social media is **not** a reliable source).
- The documents used **cannot** be from Beneva Group Inc., Beneva Inc., their affiliated insurance companies, or their distribution firms.
- A scanned or photocopied document can be used, as long as it is authentic (conforms to the original), valid and up-to-date.
- If a document has an expiration date, it must be the most recent, unexpired version.

Examples of acceptable documents to confirm the person's name and address: driver's license, utility bill (electricity, water, telecommunications, etc.), property tax bill, insurance document (life insurance, car insurance, home insurance), etc.

Examples of acceptable documents to confirm the person's name and date of birth: passport, birth certificate, citizenship card, Canadian permanent resident card, NEXUS card, marriage document (long form which includes date of birth), divorce documentation, Old Age Security statement showing name and date of birth, etc.

For more details on the documents that can be used for identity verification via the dual process method, see the «Instructions» section at the end of the form.

Why was the single identification method not used to verify the identity?

- The insured does not have a government-issued photo ID
- The insured is not physically present
- The policyowner of the UL insurance contract (if different from the insured) does not have a government-issued photo ID
- The policyowner of the UL insurance contract (if different from the insured) is not physically present
- Other (specify): _____

Confirm the identity of the person using information from two different, independent and reliable sources. Provide details below.

Document used to confirm the name and address of the person:

Type of document	Name of company or government agency	Issuing jurisdiction
Reference number	Date information is verified	

Document used to confirm the name and date of birth of the person:

Type of document	Name of company or government agency	Issuing jurisdiction
Reference number	Date information is verified	

Section 3 Signature of the financial security advisor

Do not submit the supporting documents with this form.

By signing below, I acknowledge to have ascertained the identity of the person (insured or policyowner, if different from the insured for universal life (UL) insurance), in accordance with the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act* (the Act) and its associated regulations, and I attest that:

- I have complied with the instructions on this form
- I reviewed authentic, valid, current, and unexpired (if applicable) documents issued by two different, independent and reliable sources
- The information provided on this form is up-to-date, correct and complete
- The information from the documents reviewed for identity verification matches the information provided in sections 1 and 2 of this form
- I certify that my signature, if affixed electronically, has the same legal value as my handwritten signature. Any reproduction of this form whose integrity is ensured has the same legal value as the original.

Full name of financial security advisor/representative

Code of financial security advisor/representative

Signature of financial security advisor/representative

Y | Y | Y | Y | M | M | D | D |

Date

Instructions

You must verify the identity of the individual by referring to the required information from **two (2) different, independent and reliable sources** and provide the necessary information for both sources in **section 2** of this form. When the identity of the individual is confirmed remotely (e.g., via video conference), you must be able to legibly view the two (2) documents used. **Do not submit the supporting documents with this form.**

Here are some examples of reliable sources: a public service provider; a federal, provincial or territorial government; a public or government agency; a financial institution; a Crown corporation.

Social media is **not** a reliable source of information for verifying an individual's identity.

The documents used may be statements, letters, certificates, forms or other documents that are recent, valid and up-to-date. These documents **cannot** be from Beneva Group Inc., Beneva Inc., their affiliated insurance companies, or their distribution firms.

A scanned or photocopied document can be used, as long as it is authentic (conforms to the original), valid and up to date. If a document has an expiration date, it must be the most recent, unexpired version.

Examples of acceptable documents to confirm name and address:

- Documents issued by a Canadian federal, provincial or territorial government, or a public or government agency. For example:
 - driver's license, Canada Pension Plan (CPP) statement, provincially issued vehicle registration, benefit statement, CRA documents (notice of assessment, a payment notification, an installment reminder or receipt, GST refund letter).
- Documents issued by other Canadian sources. For example:
 - utility statements (electricity, water, telecommunications, etc.), T4 statements, employment records, life insurance documents, car insurance documents, home insurance documents.

Examples of acceptable documents to confirm name and date of birth:

- Documents issued by a Canadian federal, provincial or territorial government, or a public or government agency. For example:
 - passport, birth certificate, government-issued proof of marriage document (long form which includes date of birth), divorce documentation, permanent resident card, citizenship certificate, NEXUS card, Old Age Security statement showing name and date of birth.

Additional examples of documents that can be used in the dual process method are listed on FINTRAC's website at fintrac-canafe.gc.ca.