



CERTIFICATE OF ASSUMPTION

We are pleased to confirm that The Union Life Mutual Assurance Company (“**UV Insurance**”) and BMO Life Assurance Company (“**BMO Life**”) have successfully completed an assumption reinsurance transaction made pursuant to the *Insurance Companies Act* (Canada) and approved by the Superintendent of Financial Institutions (Canada).

Effective as of **00:01 a.m.** (Toronto time) on **June 6, 2025** (the “**Effective Time**”), the liabilities under certain insurance policies issued by BMO Life (including your Policy) have been assumed by UV Insurance under an assumption reinsurance agreement between BMO Life and UV Insurance.

All terms and conditions of your Policy remain the same and are not affected by the assumption reinsurance transaction, except that from the Effective Time onwards, UV Insurance has assumed the duties, obligations and liabilities of BMO Life in relation to your Policy, including the processing and payment of assumed claims.

This Certificate of Assumption is effective as of the Effective Time. From the Effective Time onwards, all notices, claims or actions on or in respect of your Policy must be made and sent directly to UV Insurance at 1-800-567-0988, mailed at the following address: P.O. Box 696, Drummondville, Quebec J2B 6W9, or submitted to UV Insurance online at info@uvinsurance.ca.

We look forward to meeting your insurance needs.

THE UNION LIFE MUTUAL ASSURANCE COMPANY