COMPLETING A PAC FORM

COLINA — P.O. Box N-4728, Nassau, The Bahamas — PRE-AUTHORIZED CHEQUE FORM

Colina Insurance Limited is requested and authorised to withdraw the periodic premium due for the policy number's listed below. This authorisation will terminate when 10 days written notice is given by either party to the other.

THIS FORM CANCELS AND REPLACES ALL EXISTING PRE-AUTHORISED CHEQUE INSTRUCTIONS FROM THE ACCOUNT HOLDER(S)

In addition to the premiums as noted above, Colina Insurance Limited is requested and authorised to withdraw the Policy loan (loan), Automatic Premium Loan (APL), Additional UL investment (APIP), Premium Deposit Fund (PDF) or mortgage payment as listed in the table below.

Policy Number	Policyowner	Premium Amount	Loan/APL	APIP / PDF	Sub Total

Pre-Authorized Cheque (PAC) is a re-occurring method of payment whereby a client authorizes Colina Insurance Limited to process payments for life and individual medical policies from his/her bank account. The client provides his/her banking information and selects a processing date between the 1st to the 28th of each month via a Pre-Authorized Cheque form. Colina subsequently processes the payment each month, as specified on the form received.

PAC is processed on the following banks:

- CIBC FirstCaribbean International Bank
- Royal Bank of Canada
- Scotiabank
- RBC FINCO

Instructions for setting up this method of payment

1. Access the fillable PAC form on Colina website at www.colina.com or by contacting us at customercare@colina.com.
2. Complete the form in its entirety including your policy numbers.
3. Submit the completed form along with a valid ID (passport, voter's card, driver's license) and proof of account (for example, a cancelled cheque, copy of name and account number on an official bank statement) via email to customercare@colina.com .

For help, contact us at customercare@colina.com.