

## ENDORSEMENT TO THE MASTER POLICY

**Group Policy Number** : **All Inforce Equitable Policies**  
**Policyholder (Employer)** : **All Inforce Equitable Policyholders**  
**Effective Date of Endorsement** : **March 1, 2020**

On the above Effective Date of Endorsement, this Policy is hereby amended as follows:

VI Benefit Provisions	Current Wording	Effective March 1, 2020
<b>Employee Long Term Disability Benefits</b>  Limitations a (i)   Added clarification to (i)	(i) Where a total disability commences within 12 months after the effective date of the employee's insurance, no benefits are payable for total disability directly or indirectly related to any condition or symptoms (diagnosed or not) for which the employee consulted with a physician, was prescribed or received treatment, used a prescribed drug or was referred to another medical specialist for consultation at any time in the 90-day period ending with the effective date of the employee's insurance.	(i) Where a total disability commences within 12 months after the effective date of the employee's insurance, no benefits are payable for total disability directly or indirectly related to any condition or symptoms (diagnosed or not) for which the employee consulted with a physician, was prescribed or received treatment, used a prescribed drug or was referred to another medical specialist for consultation at any time in the 90-day period ending with the effective date of the employee's insurance. The limitation in this section 5(a)(i) shall not apply to an employee who is returning to work following a maternity or paternity leave, provided the employee returns to work on the date agreed upon by the employer or the time period allowed by the Employment Insurance Act (Canada), whichever is earlier.

**Please keep this Endorsement with your Policy Contract and retain any previous Endorsement(s) for your records.**

Please note: should your Policy not provide a benefit or not contain a provision that is being amended by this Endorsement, that amendment shall not apply to your Policy.

Booklets will be updated at time of next amendment, if applicable.

Dated at Waterloo, Ontario on January 27, 2020



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 Authorized Representative