COMMUNIFIECH

Communitech TechLife Benefits and Insurance Program Group Benefits Implementation Sheet

COWAIN INSURANCE GROUP

Location #: Full Legal Company Name: volta Labs Incorporated

Renewal will be July 1, 2015

39127-039 Effective Date: May 1/14

*Re-sent

	819200536 Business Incub	's plan			*Non-Taxable STD must be 100% Employee Paid	*Non-Taxable LTD must be 100% Employee Paid					
B3J 1G1	9 Digit Rev. Can. Bus. #: Nature of Business:	*Current = Hired prior to effective date of this plan *New = Hired after effective date of this plan	Life 3 Life 4 \$30,000	Dep Life 3 × No Coverage	STD 3 No Coverage	LTD 3 LTD 4 \$5K Max \$5K Max Taxable Non-Taxable*	EHC3 Premium		No Coverage	Dental 3	
ad, Halifax, NS	° N	3 Months *Cur	Life 2 2 x Salary	Dep Life 2 C \$10,000/\$5,000	STD 2 Non-Taxable* No	LTD 2 S \$10K Max Non-Taxable*	EHC 2 Enhanced F	SP 2 No Coverage	\$300 No Every 24 Months	Dental 2	No
5415 Spring Garden Road, Halifax, NS	Yes	Immediate X	Life 1 x 1 x Salary	Dep Life 1 \$5,000/\$2,500	STD 1. x Taxable	LTD 1 × \$10K Max Taxable	EHC1 x Basic	SP 1 ×	\$200 × Every 24 Months	Dental 1 x	Yes
Company Address:	Communitech Member? $\triangle \bowtie \bowtie \bowtie$	nt* Employees Employees	Life Insurance/AD&D (Mandatory)	Dependent Life Insurance (Not Mandatory)	Short Term Disability (Not Mandatory)	Long Term Disability (Mandatory)	Extended Health Care (Mondotory)	Semi-Private Hospital (Not Mandatory)	Vision Care (100% Coinsurance) (Not Mandatory)	Dental Care	Employee Assistance Plan (EAP)

Manulife Financial

Group Benefits e-Beneficiary Designation

Please send the completed form to: Plan Member Administration **Manulife Financial** PO BOX 2026 HALIFAX NS B3J 2Z1

All sections of this form should be completed as it will replace any prior designations.

,	Plan member information	Plan sponsor name Volta Labs Incorpora	ated	Plan contract number	Plan member certificate	number			
-		Plan member name (last, first and middle initial)	M	Province of residence	Date of birth (dd/mmm/y				
2	List all beneficiaries for Basic Life and/or Basic Accidental Death.	Name of beneficiary (last, first and middle initial THORSTEINSON, ROBIN Name of beneficiary (last, first and middle initial)	IE	20/007/1974	Relationship to plan member	Percentage			
	Percentages must total 100% to be valid.	Name of beneficiary (last, first and middle initial)		Date of birth (dd/mmm/yyyy)	Relationship to plan member				
	Complete if the beneficiary is under the age of majority.	I appointany beneficiary under the age of majority (not ag	oplicable in C	Quebec).	ount due to				
_	Irrevocability	For Quebec residents only In Quebec, the designation of your spous beneficiary is irrevocable unless otherwise spouse is beneficiary, designation is Revocable Irrevocal	pecified. s:	is required to change it.	is shown as irrevocable, his/her consent e it. Include a signed and dated consent are responsible for ensuring the signation.				
3	Optional coverage (if applicable)	Name of beneficiary (last, first and middle initial)		Date of birth (dd/mmm/yyyy)	Relationship to plan member	Percentage %			
	Plan contract number	Name of beneficiary (last, first and middle initial)		Date of birth (dd/mmm/yyyy)	Relationship to plan member	Percentage %			
	List all beneficiaries for Optional Life and/or Optional Accidental Death.	Name of beneficiary (last, first and middle initial)		Date of birth (dd/mmm/yyyy)	Relationship to plan member	Percentage %			
	Complete if the beneficiary is under the age of majority.	I appoint as Trustee to receive any amount due to any beneficiary under the age of majority (not applicable in Quebec).							
	Irrevocability	For Quebec residents only In Quebec, the designation of your spouse beneficiary is irrevocable unless otherwise sp If spouse is beneficiary, designation is: Revocable Irrevocab	ecified.	Note: If beneficiary is shown as irrevocable, his/her consent is required to change it. Include a signed and dated consent with this form. You are responsible for ensuring the validity of your designation.					
4	Contingent beneficiary	You may wish to designate a contingent beneficiary(ies) to receive any proceeds under this group policy if all of the primary beneficiary(ies), named above for either coverage, should die before you. In that event, a contingent beneficiary will automatically be entitled to the benefit that would have been payable to the primary beneficiary(ies). If you name more than one contingent beneficiary, then the proceeds will be split, evenly, amongst the contingent beneficiary(ies) you choose to name. Should there not be any surviving beneficiaries at the time of your death, the							
		Name of contingent beneficiary (last, first and mid Name of contingent beneficiary (last, first and mid		Date of birth (dd/mmm/yyyy) Date of birth (dd/mmm/yyyy)	and the second				
5	Declaration and authorization	<u>I hereby</u> revoke any previous beneficiary designations in relation to my foregoing coverage(s) and designate the person(s) named above.							
	This designation must be signed and dated to be valid.	At Manulife Financial, we know that confidentiality of personal information is important. Any information you provide to us will be kept in a Group Life and Health Benefits file. Access to your information will be limited to: our employees and service representatives in the performance of their jobs; persons to whom you have granted access; and persons authorized by law. You have the right to request access to the personal information in your file and, if necessary, correct any inaccurate information.							
		discloses my personal information is available	on concerni le at <u>www.r</u>	ning how and why Manulife Financial collects, uses and v.manulife.ca or by requesting a copy from my plan sponsor.					
		Plan member signature			Date signed (dd/mmm/yy)	(AV)			

) (04/2011)

Manulife Financial

Group Benefits e-Beneficiary Designation

The Manufacturers Life Insurance Company

Please send the completed form to: Plan Member Administration Manulife Financial PO BOX 2026

HALIFAX NS B3J 2Z1

All sections of this form should be completed as it will replace any prior designations.

1	Plan member information	Plan sponsor name		Plan contract number	Plan member certificate	number			
******		Plan member name (last, first and middle initial)		Province of residence	(- 1	yyy) 3H			
2	Basic coverage	Name of beneficiary (last, first and middle initial)		of birth (dd/mmm/yyyy)	Relationship to plan member	Percentage			
	List all beneficiaries for Basic Life and/or Basic Accidental Death.	Hryshyna, Yauheniu Name of beneficiary (last, first and middle initial)	THE RESIDENCE OF THE PARTY OF T	03 1985 of birth (dd/mmm/yyyy)	Wife Relationship to plan member	(66 % Percentage %			
	Percentages must total 100% to be valid.	Name of beneficiary (last, first and middle initial)	Date o	of birth (dd/mmm/yyyy)	Relationship to plan member	Percentage %			
	Complete if the beneficiary is under the age of majority.	I appoint any beneficiary under the age of majority (not app	plicable in Quebec)	as Trustee to receive any amount due to ble in Quebec).					
	Irrevocability	For Quebec residents only In Quebec, the designation of your spouse beneficiary is irrevocable unless otherwise sp If spouse is beneficiary, designation is: Revocable Irrevocab	ecified. is r	required to change it.	hown as irrevocable, his/he Include a signed and date responsible for ensuring nation.	d consent			
3	Optional coverage (if applicable)	Name of beneficiary (last, first and middle initial)	Date o	of birth (dd/mmm/yyyy)	Relationship to plan member	Percentage %			
	Plan contract number	Name of beneficiary (last, first and middle initial)	Date o	f birth (dd/mmm/yyyy)	Relationship to plan member	Percentage %			
	List all beneficiaries for Optional Life and/or Optional Accidental Death.	Name of beneficiary (last, first and middle initial)	Date o	f birth (dd/mmm/yyyy)	Relationship to plan member	Percentage %			
	Complete if the beneficiary is under the age of majority.	I appoint as Trustee to receive any amount any beneficiary under the age of majority (not applicable in Quebec).							
	Irrevocability	For Quebec residents only In Quebec, the designation of your spouse beneficiary is irrevocable unless otherwise spelf spouse is beneficiary, designation is Revocable Irrevocable	ecified. is n	equired to change it.	nown as irrevocable, his/her Include a signed and dated responsible for ensuring ation.	d consent			
4	Contingent beneficiary	You may wish to designate a contingent ber primary beneficiary(ies), named above for elementiciary will automatically be entitled to the you name more than one contingent beneficiary(ies) you choose to name. Should proceeds will be paid to your estate. Name of contingent beneficiary (last, first and mide.) Name of contingent beneficiary (last, first and mide.)	ither coverage, she benefit that we benefit that we biary, then the produced there not be an dle initial) Date	hould die before you ould have been paya oceeds will be split e	. In that event, a contingen- ble to the primary beneficia- evenly, amongst the conting ries at the time of your dear c) Relationship to plan memb	t ary(ies). If gent th, the			
	Declaration and authorization	I hereby revoke any previous beneficiary de person(s) named above.	signations in rela	ation to my foregoing	coverage(s) and designate	the			
	This designation must be signed and dated to be valid.								
		<u>I acknowledge</u> that more detailed information concerning how and why Manulife Financial collects, uses and discloses my personal information is available at www.manulife.ca or by requesting a copy from my plan sponsor.							
		Plan member signature	Date signed (dd/mmm/y)	1d/mmm/yyyy) 12014					

La version française du document se trouve à l'adresse www.manuvie.ca/assurancecollective GL1435E(Snet)(

To: Manulife Financial

Fr: Melody Pardoe, Volta Labs
Re: Payment For First month of coverage.

PAY to and if the order of six dollars ROYAL BANK OF CANADA SPRING GARDEN RD HALIFAX, NOVA SCOTIA B3H 4S2 BE Heath Plan - Volta Labs. DATE 2 0 4 - 0 4 - 1 8 Y Y Y M M M D D Security Security 100 VOLTA LABS INCORPORATED	PAY to the order of Six Hundred and Fourty Six dollars ROYAL BANK OF CANADA SPRING GARDEN & SUMMER BRANCH 5856 SPRING GARDEN RD HALIFAX, NOVA SCOTIA B3H 4S2	\$ 6H6.36 \$ OH6.36 30 DOLLARS
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