

*Hello CAFII member,*

*By way of follow up to my note to you yesterday on the AMF extending the deadline for cancellation of spousal coverages by three years, I want to clarify that this extension only applies to spousal coverages in the credit card portfolio.*

*The AMF has told CAFII that it is satisfied with the natural attrition rate for the cancellation of spousal coverage in the loan portfolio. I have written them to confirm that understanding, and they have written me back – there is no deadline for the cancellation of spousal coverages for loans.*

*Thank you,*

*--Keith*

**Keith Martin**

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