

Simplified issue insurance

Features

	Alternative	Perspective	Alternative T20	Transition Simplified Issue
Coverage	Permanent life	Permanent life	Life T20	Critical illness T10 or T75
Type of face amount	Level/Indexe	Level/Indexe	Level	Level
Quick payment	Possible in 20 years	No	No	No
Face amount available**	\$5,000 to \$50,000* * max. \$25,000 if under age 25	\$5,000 to \$50,000*	\$10,000 to \$100,000*	\$10,000 to \$100,000* * max. \$75,000 for age 51 and older
Age at issue	Min: 6 months Max: 80 years	Min: 35 years Max: 75 years	Min: 20 years Max: 70 years	Min: 18 years Max: 60 years
Accidental death	Double benefit	Double benefit	Single benefit	N/A
Death/CI in the first 24 months	Refund of premiums + 5% interest	Death benefit	Refund of premiums + 5% interest	Critical illness benefit
Medical requirements	Declaration of insured and of policyholder	6 questions	4 questions	9 questions
Non-smoker rate	Yes	Yes	Yes	Yes
Refund of premiums	No	No	No	Available
Multiple insureds	No	Up to 2	No	Up to 2
Surrender value	Yes if 20-year payment	Yes	No	No
Application	F2A	F8A	F11A	F32A

**A maximum of \$150,000 applies to all Alternative and Perspective policies for the same insured.

Eligible conditions

MEDICAL CONDITION	Alternative	Perspective	Alternative T20	Transition Simplified Issue
High blood pressure	✓	✓	✓	✓
Refused in the first 2 years	✓		✓	
Diabetes	✓		✓	
High cholesterol	✓	✓	✓	✓
Bad driving record	✓	✓	✓	✓
Alcohol treatment program	✓		✓	
Travel in dangerous countries	✓	✓	✓	✓
Depression	✓	✓	✓	✓
Hard drug use	✓ > 6 months	✓ > 2 years	✓ > 3 years	✓ > 5 years
Cystic fibrosis	✓	✓	✓	✓
Multiple sclerosis	✓	✓	✓	✓
Epilepsy	✓	✓	✓	✓
Remission from cancer	✓ > 3 years	✓ > 5 years	✓ > 3 years	
Heart attack (myocardial infarction)	✓			
CVA (stroke)	✓		✓	
Cirrhosis	✓			✓
Renal failure	✓			✓
Hepatitis B, C or chronic	✓			
Dangerous sports	✓	✓	✓	✓
Loss of independence				
AIDS or HIV				

Example: A client with diabetes is eligible for Alternative and Alternative T20 coverage, but not Perspective or Transition Simplified Issue.

For more details, refer to the Alternative, Perspective and Transition product guides in the Document Centre of the extranet.