

LIFE INSURANCE — UNDERWRITING REQUIREMENTS

Age (Age Nearest)	Amount	Requirement	Age (Age Nearest)	Amount	Requirement
0 - 17	0 to 500,000	NM	56 - 60	0 to 99,999	NM*
	500,001 to 3,000,000	NM, APS		100,000 to 500,000	PM**, BP
	3,000,001 to 5,000,000	NM, APS, FQ		500,001 to 1,000,000	PM**, BP, ECG
	5,000,001 and up	NM, APS, IR		1,000,001 to 3,000,000	PM**, BP, ECG, APS
18 - 40	0 to 300,000	NM*	3,000,001 to 5,000,000	PM**, BP, ECG, APS, FQ, MVR	
	300,001 to 499,999	NM*, UHIV	5,000,001 to 10,000,000	PM**, BP, TM, APS, IR, MVR	
	500,000 to 3,000,000	PM**, BP	10,000,001 and up	EX, BP, TM, APS, IR, MVR	
	3,000,001 to 5,000,000	PM**, BP, APS, FQ, MVR	61 - 65	0 to 99,999	PM**
	5,000,001 to 10,000,000	PM**, BP, APS, IR, MVR		100,000 to 250,000	PM**, BP
	10,000,001 and up	EX, BP, APS, IR, MVR		250,001 to 1,000,000	PM**, BP, ECG
41 - 45	0 to 300,000	NM*	1,000,001 to 3,000,000	PM**, BP, ECG, APS	
	300,001 to 499,999	NM*, UHIV	3,000,001 to 5,000,000	PM**, BP, TM, APS, FQ, MVR	
	500,000 to 2,000,000	PM**, BP	5,000,001 to 10,000,000	PM**, BP, TM, APS, IR, MVR	
	2,000,001 to 3,000,000	PM**, BP, ECG	10,000,001 and up	EX, BP, TM, APS, IR, MVR	
	3,000,001 to 5,000,000	PM**, BP, ECG, APS, FQ, MVR	66 - 70	0 to 99,999	PM**
	5,000,001 to 10,000,000	PM**, BP, TM, APS, IR, MVR		100,000 to 250,000	PM**, BP
	10,000,001 and up	EX, BP, TM, APS, IR, MVR		250,001 to 3,000,000	PM**, BP, ECG, APS
46 - 50	0 to 150,000	NM*		3,000,001 to 5,000,000	PM**, BP, TM, APS, FQ, MVR
	150,001 to 249,999	NM*, UHIV	5,000,001 to 10,000,000	PM**, BP, TM, APS, IR, MVR	
	250,000 to 499,999	PM**, UHIV	10,000,001 and up	EX, BP, TM, APS, IR, MVR	
	500,000 to 1,000,000	PM**, BP	71 - 75	0 to 100,000	PM**, BP
	1,000,001 to 3,000,000	PM**, BP, ECG		100,001 to 250,000	PM**, BP, ECG
	3,000,001 to 5,000,000	PM**, BP, ECG, APS, FQ, MVR		250,001 to 3,000,000	PM**, BP, ECG, APS
5,000,001 to 10,000,000	PM**, BP, TM, APS, IR, MVR	3,000,001 to 5,000,000	PM**, BP, TM, APS, FQ, MVR		
10,000,001 and up	EX, BP, TM, APS, IR, MVR	5,000,001 to 10,000,000	PM**, BP, TM, APS, IR, MVR		
51 - 55	0 to 150,000	NM*	10,000,001 and up	EX, BP, TM, APS, IR, MVR	
	150,001 to 249,999	NM*, UHIV	76 and up	Trial Application - For all amounts submit an application, including a fully completed non-medical. Do not order any requirements until advised by Underwriting.	
	250,000 to 500,000	PM**, BP			
	500,001 to 3,000,000	PM**, BP, ECG			
	3,000,001 to 5,000,000	PM**, BP, ECG, APS, FQ, MVR			
	5,000,001 to 10,000,000	PM**, BP, TM, APS, IR, MVR			
10,000,001 and up	EX, BP, TM, APS, IR, MVR				

LEGEND

NM*	Non-medical	ECG	Electrocardiogram
PM**	Paramedical	TM	Treadmill Stress ECG
UHIV	Urine HIV	IR	Inspection Report
APS	Attending Physician's Statement	FQ	Financial Questionnaire
BP	Blood Profile	MVR	Motor Vehicle Report
EX	Exam by M.D.	PHI	Personal History Tele-Interview

*Non-medical can be replaced by a Personal History Tele-interview (new business only)

**Paramedical can be replaced by a Personal History Tele-interview, with vitals

CRITICAL ILLNESS INSURANCE— UNDERWRITING REQUIREMENTS

Age (Age Nearest)	Amount	Requirement
18 - 35	0 to 99,999	NM*
	100,000 to 500,000	NM*, UHIV
	500,001 to 1,000,000	PM**, BP
	1,000,001 to 2,000,000	PM**, BP, APS
36 - 40	0 to 99,999	NM*
	100,000 to 250,000	NM*, UHIV
	250,001 to 1,000,000	PM**, BP
	1,000,001 to 2,000,000	PM**, BP, ECG, APS, IR
41 - 45	0 to 99,999	NM*
	100,000 to 250,000	PM**, UHIV
	250,001 to 500,000	PM**, BP
	500,001 to 1,000,000	PM**, BP, ECG, APS
	1,000,001 to 2,000,000	EX, BP, ECG, APS, IR
46 - 50	0 to 99,999	NM*
	100,000 to 250,000	PM**, UHIV
	250,001 to 500,000	PM**, BP
	500,001 to 1,000,000	PM**, BP, ECG, APS
	1,000,001 to 2,000,000	EX, BP, ECG, APS, IR
51 - 55	0 to 100,000	PM**, UHIV
	100,001 to 250,000	PM**, BP
	250,001 to 500,000	PM**, BP, ECG
	500,001 to 1,000,000	PM**, BP, ECG, APS
	1,000,001 to 2,000,000	EX, BP, ECG, APS, IR
56 - 60	0 to 250,000	PM**, BP
	250,001 to 500,000	PM**, BP, ECG
	500,001 to 1,000,000	PM**, BP, ECG, APS
	1,000,001 to 2,000,000	EX, BP, ECG, APS, IR
61 - 65	0 to 99,999	PM**, BP
	100,000 to 500,000	PM**, BP, ECG, APS
	500,001 to 1,000,000	EX, BP, ECG, APS
	1,000,001 to 2,000,000	EX, BP, TM, APS, IR

LEGEND

NM*	Non-medical	ECG	Electrocardiogram
PM**	Paramedical	TM	Treadmill Stress ECG
UHIV	Urine HIV	IR	Inspection Report
APS	Attending Physician's Statement	FQ	Financial Questionnaire
BP	Blood Profile	MVR	Motor Vehicle Report
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**Paramedical can be replaced by a Personal History Tele-interview, with vitals

IMPORTANT UNDERWRITING GUIDELINES

When applying for both Life and Critical Illness insurance do not sum the coverage amounts. Check both requirement charts and order the higher combination of requirements.

All requirements are ordered by the advisor/MGA except the Personal History Tele-interview, Attending Physician's Statement, Inspection Report and MVR.

If an MVR is required, include a valid driver's license number on the application. In Alberta if an MVR is requested/required, the Life Insured must obtain their own MVR and submit it to Empire Life.

Inspection Reports are ordered on all cases starting at \$5,000,001. Between \$3,000,001 and \$5,000,000 we require a completed Personal or Business Financial Questionnaire. These questionnaires are located on the Empire Advisor website under **Support/Underwriting/Questionnaires and Printable forms**.

Other helpful information to submit would be: a cover letter, financial statements or completed needs analysis. For additional tips refer to our **Financial Underwriting Guidelines** located on the Empire Advisor website under **Support/Underwriting**.

For Trial applications, complete all required questions on the life application, including all medical and non-medical questions and do not order any requirements. Medical requirements should not be ordered if the client has been declined or highly rated by another company. Please submit on a Trial application basis.

Use only the following Empire Life approved paramedical facilities:

- Dynacare Insurance Solutions – www.dynacare.ca
- Quality Underwriting / QUS – www.qus.ca
- Hooper Holmes – www.hooperholmes.ca

To determine Underwriting requirements, include in the amount any life insurance issued in the last six months by Empire Life.

Medical requirements completed in the past 12 months can usually be accepted subject to a current non-medical.

New Residents: Refer to the **Guidelines for Immigrants** guide located on the Empire Advisor website under **Support/Underwriting**.

Over \$1 Million: Applications must be submitted on a C.O.D. basis if the amount of insurance on any applicant is \$1,000,001 or greater.

Guaranteed Insurability: Multiply each GI unit by \$2000 to determine evidence requirements.

For Optional policies order the requirements based on the higher amount. Additional requirements may be ordered as determined by the Underwriter for proper risk appraisal.

The maximum amount of Trilogy premium for waiver of planned premium is \$1,500/month or \$18,000/yr.

The maximum amount of waiver of premium for other life plans is \$2,000/month or \$24,000/yr.