

FAST & FULL UNDERWRITING REQUIREMENTS

FOR ADVISOR USE ONLY

Age (age nearest)	Amount	Requirement
0 - 17	0 to 500,000	PHI
	500,001 to 3,000,000	PHI, APS
	3,000,001 to 5,000,000	PHI, APS, FQ
	5,000,001 and up	PHI, APS, IR
18 - 40	0 to 300,000	PHI or eApp
	300,001 to 499,999	PHI, UHIV
	500,000 to 3,000,000	PHI, Vitals, BP
	3,000,001 to 5,000,000	PHI, Vitals, BP, APS, FQ, MVR
	5,000,001 to 10,000,000	PHI, Vitals, BP, APS, IR, MVR
41 - 45	0 to 300,000	PHI or eApp
	300,001 to 499,999	PHI, UHIV
	500,000 to 2,000,000	PHI, Vitals, BP
	2,000,001 to 3,000,000	PHI, Vitals, BP, ECG
	3,000,001 to 5,000,000	PHI, Vitals, BP, ECG, APS, FQ, MVR
46 - 50	0 to 150,000	PHI or eApp
	150,001 to 249,999	PHI, UHIV
	250,000 to 499,999	PHI, Vitals, UHIV
	500,000 to 1,000,000	PHI, Vitals, BP
	1,000,001 to 3,000,000	PHI, Vitals, BP, ECG
51 - 55	0 to 150,000	PHI or eApp
	150,001 to 249,999	PHI, UHIV
	250,000 to 500,000	PHI, Vitals, BP
	500,001 to 3,000,000	PHI, Vitals, BP, ECG
	3,000,001 to 5,000,000	PHI, Vitals, BP, ECG, APS, FQ, MVR
56 - 60	0 to 99,999	PHI or eApp
	100,000 to 500,000	PHI, Vitals, BP
	500,001 to 1,000,000	PHI, Vitals, BP, ECG
	1,000,001 to 3,000,000	PHI, Vitals, BP, ECG, APS
	3,000,001 to 5,000,000	PHI, Vitals, BP, ECG, APS, FQ, MVR

Age (age nearest)	Amount	Requirement
61 - 65	0 to 99,999	PHI, Vitals
	100,000 to 250,000	PHI, Vitals, BP
	250,001 to 1,000,000	PHI, Vitals, BP, ECG
	1,000,001 to 3,000,000	PHI, Vitals, BP, ECG, APS
	3,000,001 to 5,000,000	PHI, Vitals, BP, TM, APS, FQ, MVR
66 - 70	0 to 99,999	PHI, Vitals
	100,000 to 250,000	PHI, Vitals, BP
	250,001 to 3,000,000	PHI, Vitals, BP, ECG, APS
	3,000,001 to 5,000,000	PHI, Vitals, BP, TM, APS, FQ, MVR
	5,000,001 to 10,000,000	PHI, Vitals, BP, TM, APS, IR, MVR
71 - 75	0 to 100,000	PHI, Vitals, BP
	100,001 to 250,000	PHI, Vitals, BP, ECG
	250,001 to 3,000,000	PHI, Vitals, BP, ECG, APS
	3,000,001 to 5,000,000	PHI, Vitals, BP, TM, APS, FQ, MVR
	5,000,001 to 10,000,00	PHI, Vitals, BP, TM, APS, IR, MVR

Legend

PHI	Person History Tele-Interview
eApp	Fast and Full process including the Health Questionnaire
Vitals	Vitals
UHIV	Urine HIV
APS	Attending Physician's Statement
BP	Blood Profile
EX	Exam by M.D.
ECG	Electrocardiogram
TM	Treadmill Stress ECG
IR	Inspection Report
FQ	Financial Questionnaire
MVR	Motor Vehicle Report



FAST & FULL IMPORTANT UNDERWRITING GUIDELINES

For Fast & Full applications **ALL** requirements are automatically ordered by Empire Life on your behalf. Empire life will order the requirements through the following vendors:

- Personal History Tele-Interview will be ordered through KeyFacts. For status on Personal History Tele-Interview call Keyfacts Customer Service at 1 844 493-2512 or you can email: teleview@keyfacts.com.
- Attending Physicians Statements will be ordered through KeyFacts.
- All other requirement orders will be placed through Dynacare Insurance Solutions. For status on Urine, Blood profile, Vitals, ECG call Dynacare Customer Service at 1 800 361-3771.
- For inquiries on status updates, please contact our Customer Service Team at 1 800 561-1268.

The Fast and Full Health Questionnaire (eApp) option will be only available for applications that are:

- Solution Series only (no benefits)
- Single Insured
- Personal Insurance only
- On Face Amounts where the only routine age and amount requirements is eApp

If an MVR is required, include a valid driver's license number in the Special instructions on the Advisor Report.

Note: Quebec & British Columbia residents require a special MVR authorization, you must submit the applicable MVR authorization to Empire Life. These authorization forms are located on the Empire Advisor website under: <https://www.empire.ca/advisor/support/underwriting/underwriting-forms/secure/en>

Note: In Alberta if an MVR is requested/required, the Life Insured must obtain their own MVR and submit it to Empire Life, we will reimburse this cost.

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. Please include the policy number on the applicable questionnaire. These questionnaires are located on the Empire Advisor website under:

<https://www.empire.ca/advisor/support/underwriting/underwriting-forms/secure/en>

To avoid delays in issuing the contract, please include the Physician or Clinic information on the Life Insured(s) page in Fast & Full.

For additional tips refer to our Financial Underwriting Guidelines located on the Empire Advisor website under Support/Underwriting

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

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

Medical requirements completed in the past 12 months can usually be accepted subject to a current Personal History Tele-Interview or Fast and Full Health Questionnaire (eApp). If a medshare is possible, please indicate in the Issue Instructions on the Advisor Report which company would have the medical requirements

No Trial or Optional policies allowed in Fast & Full.