

**Access Life** Simplified Issue



## Product Guide

For exclusive use by Financial Advisors



## Access Life overview

	Guaranteed Access	Deferred	Deferred Plus	Immediate Plus
Coverage options	L100	L100	L100, T15, T20, T25	L100, T15, T20, T25
<b>Age at issue</b>				
L100 min.	6 months	6 months	6 months	6 months
L100 max.	80 years	80 years	80 years	80 years
T15/T20/T25 Min.	N/A	N/A	20 years	20 years
T15/T20/T25 Max.	N/A	N/A	65/60/55 years	65/60/55 years
<b>Insured amount</b>				
Min.	\$10,000	\$10,000	\$10,000	\$10,000
Max. Age 18 to 50	\$50,000	\$100,000	\$350,000	\$500,000
Under age 18	\$10,000	\$25,000	\$25,000	\$25,000
Age 51 to 70	\$25,000	\$100,000	\$350,000	\$500,000
Over age 70	\$25,000	\$100,000	\$150,000	\$150,000
<b>Death Benefit</b>				
Non-accidental death	Return of premiums without interest during the first two years	Return of premiums plus 3% (simple annual interest until death) during the first two years	Return of premiums plus 3% (simple annual interest until death) during the first two years	Payment of sum insured
Accidental death	Payment of sum insured	Payment of sum insured	Payment of sum insured	Payment of sum insured
Suicide	Return of premiums without interest during the first two years	Return of premiums without interest during the first two years	Return of premiums without interest during the first two years	Return of premiums without interest during the first two years
<b>T15/T20/T25 renewal</b>	N/A	N/A	Yes	Yes
<b>Conversion</b>	N/A	N/A	Yes	Yes
<b>L100 – Guaranteed cash value</b>	Yes	Yes	Yes	Yes
<b>L100 – Reduced paid-up insurance</b>	Yes	Yes	Yes	Yes
<b>Policy fee</b>	\$60 / contract	\$60 / contract	\$60 / contract	\$60 / contract
<b>Modal factor</b>	Annual = 1.00 Monthly = 0.09	Annual = 1.00 Monthly = 0.09	Annual = 1.00 Monthly = 0.09	Annual = 1.00 Monthly = 0.09
<b>L100 paid-up</b>	Age 100	Age 100	Age 100	Age 100

# No medical exam life insurance

## Access Life, a simpler way to buy life insurance

### Introduction

**Access Life** is a simplified issue life insurance product offering quick, comprehensive life insurance coverage without any need for a medical exam or blood tests.

Access Life can provide basic coverage for clients finding it hard to get life insurance. And for clients who are healthy and don't want to go through medical exams, coverage can be as high as \$300,000.

- Access Life **permanent** coverage is for people between 6 months and 80 years of age;
- Access Life **term** coverage is for people between 20 and 65 years of age;
- No medical exam is required;
- Few questions to answer on current health;
- Fixed and guaranteed premiums;
- Coverage under an Access Life policy can be permanent only, term only, or a combination of both;
- Policy fee is limited to \$60, even if multiple coverage is chosen.

### Access Life simplified issue insurance

#### THE MARKETS

Access Life is an ideal option for people having trouble getting regular life insurance. Access Life is also a great product for people who don't want to go through medical exams, either because they don't have the time or because they think they won't qualify for traditional life insurance.

#### 1. Clients declined in underwriting

Whether for medical or non-medical reasons, certain people have trouble getting traditional life insurance coverage. Access Life, with Guaranteed Access coverage, is the perfect solution for such people. **No one is left out.**

#### 2. Clients who don't want to go through the normal underwriting process

Access Life will surely please anyone who finds the traditional life underwriting process too slow, anyone who doesn't like medical exams, anyone who doesn't want to be disturbed at home or anyone who doesn't want to have their medical reports passed around.

#### 3. Children

Access Life is a **simplified issue** life insurance that provides coverage for children under age 18. Unfortunately, too many children who get illnesses aren't eligible for life insurance through the traditional underwriting process. Coverage may also be declined or postponed due to more common medical problems, such as asthma or ADD/ADHD. Access Life provides a solution for parents seeking life insurance for these children. With Guaranteed Access, all childhood medical conditions are absolutely covered.

#### 4. Seniors

Seniors believe, often wrongly so, that they can't purchase life insurance due to their age or health status. However, they often want to make sure their final expenses are taken care of before they pass away. Although most funeral homes offer pre-arrangements, nothing is better than a life insurance policy that will primarily cover these expenses and also provide an inheritance for the family.

#### 5. Immigrants

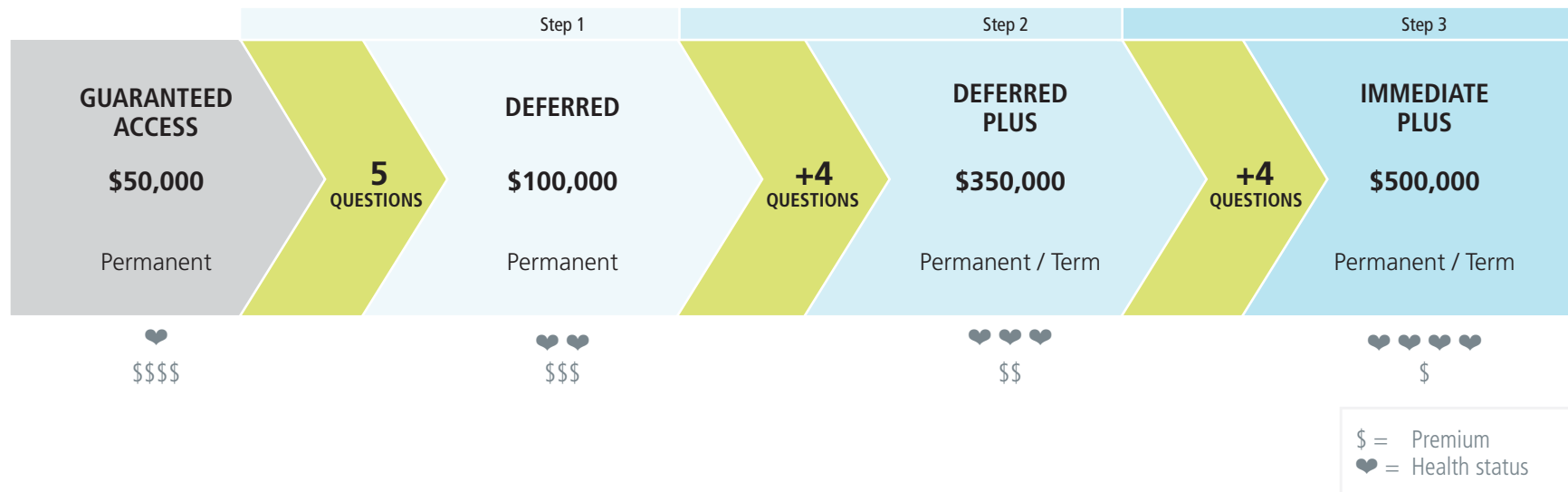
People who have recently arrived in Canada often have limited life insurance coverage. These clients are eligible for every step of coverage offered under Access Life, based on their responses to the medical questions. Additional life insurance can help them pay for the costs of having a funeral in their home country or cover any other life insurance needs that may not be met.

#### 6. People who want insurance right away and young families with or without children

Some people like to get what they want right away, without waiting. Their fast-paced lifestyle keeps them from taking the time to apply for a traditional life insurance policy. Access Life, therefore, offers a quick and easy way to get life insurance.

## Main product features

Access Life is a **simplified issue** life insurance with flexibility that guarantees coverage for ALL YOUR CLIENTS. Clients complete a three-step questionnaire to qualify for better premiums and coverages as they proceed.



### ELIGIBILITY STEPS

The medical questions asked are divided into three sections, from the most to the least restrictive. If a client answers “yes” to any question of the DEFERRED step, they are eligible for GUARANTEED ACCESS coverage. For the following steps, by answering “yes” to any question, they qualify for the preceding step only and are limited to the maximum insurance amount available for that step.

Eligibility	Maximum	Coverage	# of medical questions	“Yes” answer(s)
GUARANTEED ACCESS	\$50,000	L100	N/A	N/A
DEFERRED	\$100,000	L100	5	GUARANTEED ACCESS
DEFERRED PLUS	\$350,000	L100, T15, T20, T25	+4	DEFERRED
IMMEDIATE PLUS	\$500,000	L100, T15, T20, T25	+4	DEFERRED PLUS

Note: Maximum coverage may be different for insureds over ages 50, 70 or under age 18 (see Access Life overview table on page 2).

#### For all coverage steps:

- The amount of insurance coverage for Access Life is determined according to the primary insured’s age and their answers to the questions and may not exceed the amount for which they qualify. In the event that the primary insured has several Access Life coverages with iA Financial Group and iA Excellence, the insurance amounts are combined. The total amount of all coverages cannot exceed the amount of insurance for which the primary insured qualified for at the effective date of their most recent Access Life contract.

## L100 and T15, T20 & T25 coverage

### INSURED AMOUNT LIMITATIONS

#### — GUARANTEED ACCESS:

**If death is accidental**, the insured amount is paid out. **If a death is non-accidental** and occurs within the first two years after the effective or the reinstatement date of the contract, the death benefit will equal the total amount of premiums paid without interest. After the two-year waiting period, the death benefit is paid out in full regardless of the cause of death.

#### — DEFERRED and DEFERRED PLUS:

**If death is accidental**, the insured amount is paid out. **If a death is non-accidental** and occurs within the first two years of the contract, the death benefit will equal the total amount of premiums paid, plus a simple annual interest of 3% until the date of the insured's death. After the two-year waiting period, the death benefit is paid out in full regardless of the cause of death.

### TYPE OF INSURANCE

— Individual only: joint coverages are not available.

### RATES

Premium rates are established based on age, sex, tobacco use and answers to medical questions. Permanent and term premiums are guaranteed and level for the entire term. For term, renewal premiums are guaranteed at the date of issue and are calculated upon attained age at the time of the renewal.

### PREMIUM PAYMENTS

- For initial premium: pre-authorized debit only;
- Monthly or annual payment;
- The modal factor for monthly payment is 0.09.

### POLICY FEES

Policy fees are limited to \$60, even if multiple coverages are chosen.

If an insured is covered under two Access Life policies, two policy fees apply.

## L100 Permanent coverage

Access Life permanent life insurance is L100 whole life policy that offers guaranteed cash values and paid-up insurance over time. This coverage is available under all three steps and Guaranteed Access.

### GUARANTEED CASH VALUE

Access Life permanent coverage includes guaranteed cash values, starting at the beginning of the fifth policy year. This is an important advantage for your clients!

**Note:** The insurance coverage for the insured terminates if the insured withdraws the full cash value.

### REDUCED PAID-UP INSURANCE

Access Life L100 permanent coverage also includes paid-up insurance values. The policyowner may stop payment of premiums on the policy and keep a reduced insured amount for the life of the insured. The paid-up insurance is guaranteed and available starting at the beginning of the eighth policy year.

Once the reduced paid-up insurance is used, the Access Life L100 coverage no longer includes any cash value.

For Access Life L100, the policy is fully paid-up when the insured reaches 100 years of age. The insured amount is maintained to be transferred to the beneficiary, tax-free, on the insured's death.

### POLICY LOANS

Access Life offers the possibility of obtaining policy loans, given that the product includes a guaranteed cash value.

#### Restrictions on policy loans

Policy loans are subject to the following conditions:

a) Policy loans may not:

- be for less than the minimum amount set in accordance with our administrative rules in force at the time the loan is requested;
- exceed the maximum amount set on the date the loan is carried out, calculated as follows: **90% of the guaranteed cash value, less amounts owing to the company.**

b) An automatic loan advance must not result in the balance of policy loans exceeding the guaranteed cash value.

If the balance of policy loans exceeds the guaranteed cash value, the policy will lapse and will be terminated without notice.

### **Automatic loan advances**

If premiums are payable but have not been paid by the due date, we will automatically process a loan advance to cover them.

### **Interest on policy loans**

Policy loans carry interest at the policy loan rate. The rate applied during any calendar year is determined by the company.

Interest on policy loans is calculated daily and capitalized on each policy anniversary.

### **Policy loan repayment**

The insured may make reimbursement payments at any time when there is an outstanding loan balance. Policy loan repayment amounts are applied as follows:

- a) First, to reduce any accrued and unpaid policy loan interest;
- b) Then, to reduce the remainder of the policy loan balance.

### **TERMINATION OF L100**

Coverage terminates upon the first of the following:

- the initial premium is not honoured;
- the premium remains unpaid at the end of the grace period;
- the policy termination date;
- the death of the insured;
- the date of full surrender of the L100 coverage;
- the cash value is less than all amounts due to the insurer.

## **T15, T20, T25 Term coverage**

Access Life term coverage offers 15, 20 or 25-year terms. The term coverage is available for the following coverage steps: **Deferred Plus and Immediate Plus**.

This term protection can be used for temporary needs such as coverage for a mortgage or extra financial security while children are young, or to cover short-term debt needs.

### **RENEWAL**

At the time of renewal and for each subsequent period, coverage is renewed without evidence of insurability, provided that the insured's age is 70 years or less. In all cases, coverage ends at age 80.

Renewal premiums are guaranteed at issue and are calculated based on the insured's age at the time of renewal.

### **CONVERSION**

- Term life insurance T15, T20 and T25 for Deferred Plus and Immediate Plus are convertible, without proof of insurability, into a permanent L100 coverage at the same step, for an insured amount not exceeding the initial insured amount.
- The conversion request can be made only two years following the effective date of the contract (T15, T20 or T25) and before the age of 71.

### **TERMINATION OF TERM**

Coverage terminates upon the first of the following:

- the initial premium is not honoured;
- the premium remains unpaid at the end of the grace period;
- the policy termination date;
- the death of the insured;
- the date the T15, T20 or T25 term coverage expires; either at the renewal date if the insured is between 71 and 79 years of age or at the year in which the insured attains 80 years of age.

## Medical conditions – Reference guide

CONDITIONS	DEFINITIONS	ELIGIBILITY		QUESTIONS TO MONITOR	
		FACTORS AFFECTING DECISIONS	COVERAGE		
<b>AIDS/HIV Positive</b>	AIDS: Acquired immunodeficiency syndrome HIV: Human immunodeficiency virus			Guaranteed Access Step 1 - Q. 1a	
<b>Alcohol abuse</b>	Alcohol consumption considered as alcohol abuse and/or dependence. Individual was told to cut back or reduce on alcohol.	Advised to reduce, treated, or joined a support group	Within the last 5 years	Deferred	Step 2 - Q. 2d
			Over 5 years	Immediate Plus	
<b>Alcoholic hepatitis</b>	Inflammation of the liver caused by excessive alcohol consumption.	Had or been treated for	Within the last 5 years	Deferred	Step 2 - Q. 2b
<b>Alzheimer's disease</b>	Chronic, progressive, and degenerative brain disease affecting memory and behaviour.			Guaranteed Access Step 1 - Q. 1c	
<b>Amyotrophic Lateral Sclerosis (ALS or Lou Gehrig's disease)</b>	Degenerative chronic disease that attacks nerve cells in the brain and spinal cord. ALS is characterized by progressive paralysis of muscles and atrophy.			Guaranteed Access Step 1 - Q. 1c	
<b>Aneurysm</b>	Abnormal dilatation of a portion of an artery. Common locations: brain, abdomen, leg, thorax, spleen.	Surgery	Within the last 12 months or awaiting surgery	Deferred	Step 2 - Q. 4b
			Over 12 months or not awaiting surgery	Immediate Plus	
<b>Angina</b>	Chest pain caused by reduced blood flow to the heart due to coronary artery disease (CAD).	Diagnosed or treated with anticoagulant, had or awaiting surgery (bypass, angioplasty, insertion of a stent or a prosthesis)	Within the last 3 years	Deferred	Step 2 - Q. 3a
			Over 3 years	Immediate Plus	
<b>Angioplasty</b>	Minor surgery (coronary) requiring hospitalization in which a narrowed or obstructed coronary artery is dilated.	Had or awaiting	Within the last 3 years	Deferred	Step 2 - Q. 3a
			Over 3 years	Immediate Plus	
<b>Anticoagulant</b>	Also referred to as blood thinner, an anticoagulant is a prescribed drug that prevents or slows down the forming of blood clots. The most common types of anticoagulants are Coumadin (Warfarin), Plavix (Clopidogrel), and Heparin. Aspirin is not considered an anticoagulant.	Treated with	Within the last 3 years	Deferred	Step 2 - Q. 3a/3b
			Over 3 years	Immediate Plus	
<b>Ataxia</b>	Neurological condition consisting of lack of voluntary coordination of muscle movements that includes gait abnormality. There are different types.			Guaranteed Access Step 1 - Q. 1c	
<b>Autism/Autism Spectrum Disorder (ASD)</b>	Autism Spectrum Disorder is a serious neuro-developmental disorder that impairs a child's ability to communicate and interact with others. It also includes restricted repetitive behaviours, interests, and activities. It includes, but is not limited to, Autism, Asperger's syndrome, and Rett syndrome.	For individuals under age 18		Guaranteed Access Step 1 - Q. 1e	
		For individuals age 18 or over		Immediate Plus No question	

CONDITIONS	DEFINITIONS	ELIGIBILITY		QUESTIONS TO MONITOR	
		FACTORS AFFECTING DECISIONS	COVERAGE		
<b>Basal Cell Carcinoma (BCC)</b>	Slow-growing type of common skin cancer resulting from a regular exposure to the sun and ultraviolet radiation. It generally grows slowly and tends not to spread to distant areas. It can be easily treated.			Immediate Plus	No question
<b>Bipolar disorder</b>	Mood disorder characterized by mood swings (periods of depression and periods of high spirit).	Hospitalized, change in medication (addition, replacement or interruption of a medication, increase or decrease of dosage)	Within the last 12 months	Deferred	Step 2 - Q. 4a
			Over 12 months	Immediate Plus	
<b>Bone marrow transplant</b>	Transplant of bone marrow cells to treat severe diseases of the bone marrow, including some forms of cancer.	Had or advised to have surgery	Within the last 5 years or still awaiting	Deferred	Step 2 - Q. 2c
			Over 5 years	Immediate Plus	
<b>Cancer/Malignant tumour</b>	Growth of abnormal cells in the body. There are many different types of malignant tumours and cancers. Melanoma (a severe form of skin cancer) is included, but basal cell carcinoma (a mild form of skin cancer) is not.	Had or been treated for	Within the last 3 years	Guaranteed Access	Step 1 - Q. 2 Step 3 - Q. 1
			Within the last 5 years	Deferred Plus	
			Over 5 years	Immediate Plus	
<b>Cardiac bypass surgery</b>	Coronary artery surgery consisting of diverting the blood flow beyond the partially or totally obstructed coronary artery.	Had or awaiting	Within the last 3 years	Deferred	Step 2 - Q. 3a
			Over 3 years	Immediate Plus	
<b>Cardiomyopathy</b>	Group of medical conditions affecting the heart muscle. Cardiomyopathy can result in heart failure and sudden death.			Guaranteed Access	Step 1 - Q. 1b
<b>Cerebral palsy</b>	Group of permanent movement disorders that appear in early childhood.	For individuals under age 18		Guaranteed Access	Step 1 - Q. 1e
		For individuals age 18 or over		Immediate Plus	No question
<b>Chest pain</b>	Pain in the chest not related to cardiovascular disease.			Immediate Plus	No question
<b>Chronic hepatitis</b>	All types of hepatitis, inflammation of the liver, active for more than 6 months (excluding carriers).			Deferred	Step 2 - Q. 2b
<b>Chronic kidney disease</b>	Any chronic disorder that affects the function of the kidneys. Severe cases could lead to kidney failure and dialysis.	Had or been treated for	Within the last 5 years	Deferred	Step 2 - Q. 2b
<b>Chronic liver disease</b>	The many diseases and disorders that cause the liver to malfunction without any remission, such as cirrhosis and fibrosis. Fatty liver is not included.	Had or been treated for	Within the last 5 years	Deferred	Step 2 - Q. 2b
<b>Chronic Obstructive Pulmonary Disease (COPD)</b>	Umbrella term describing progressive, irreversible lung diseases associated with smoking, including chronic bronchitis and emphysema.	Has required daily administration of oxygen		Guaranteed Access	Step 1 - Q. 1d
		Has not required daily administration of oxygen		Immediate Plus	
<b>Chronic respiratory disease</b>	Chronic respiratory diseases are chronic diseases of the airways and other parts of the lung, such as asthma, chronic bronchitis, emphysema, and other forms of Chronic Obstructive Pulmonary Diseases (COPD). Sleep apnea is excluded.	Has required daily administration of oxygen		Guaranteed Access	Step 1 - Q. 1d
		Has not required daily administration of oxygen		Immediate Plus	



CONDITIONS	DEFINITIONS	ELIGIBILITY			QUESTIONS TO MONITOR	
		FACTORS AFFECTING DECISIONS		COVERAGE		
<b>Cirrhosis</b>	Chronic and irreversible disease affecting the liver.	Had or been treated for	Within the last 5 years	Deferred	Step 2 - Q. 2b	
<b>Congenital heart disease</b>	Problem with the structure and function of the heart that is present at birth, such as, but not limited to, atrial or ventricular septal defect and disorder of the valves.	For individuals under age 18		Guaranteed Access	Step 1 - Q. 1e	
		For individuals age 18 or over		Immediate Plus	No question	
<b>Coronary Artery Disease (CAD)</b>	Disorder of the blood vessels that supply blood and oxygen to the heart (narrowed or obstructed coronary artery(ies)). It could lead to a heart attack, angina, angioplasty, or cardiac bypass.	Diagnosed or treated with anticoagulant, had or awaiting surgery (bypass, angioplasty, insertion of a stent or a prosthesis)	Within the last 3 years	Deferred	Step 2 - Q. 3a	
			Over 3 years	Immediate Plus		
<b>Crohn's disease/ Ulcerative colitis</b>	Chronic inflammatory disease of the intestines.			Immediate Plus	No question	
<b>Cystic fibrosis</b>	An inherited disease that leads to the building up of thick, sticky mucus in the lungs and digestive tract.	For individuals with this condition		Guaranteed Access	Step 1 - Q. 1c Step 3 - Q. 4b	
		For individuals less than 3 years old Family history	One family member diagnosed	Deferred Plus		
<b>Dementia/Senility</b>	It is a category of brain diseases that affect the cognitive functions. Often associated with Alzheimer's Disease.			Guaranteed Access	Step 1 - Q. 1c	
<b>Depression</b>	Mental or nervous disorder typically characterized by mood disorder such as feelings of sadness, loss, or lack of interest.	Hospitalized, change in medication (addition, replacement or interruption of a medication, increase or decrease of dosage)	Within the last 12 months	Deferred	Step 2 - Q. 4a	
			Over 12 months	Immediate Plus		
<b>Diabetes (Type 1)</b>	Chronic, lifelong condition characterized by high levels of sugar in the blood - Insulin-dependent (type 1) only.	For individuals under age 18		Guaranteed Access	Step 1 - Q. 1e	
		For individuals age 18 or over		Immediate Plus	No question	
<b>Diabetes - All types</b>	Chronic, lifelong condition characterized by high levels of sugar in the blood - All types.	Change in medication as advised by a physician (addition, replacement or interruption of a medication, increase or decrease of dosage)	Within the last 12 months	Deferred	Step 2 - Q. 4c	
			Over 12 months	Immediate Plus		
<b>Dialysis</b>	The procedure aimed at removing wastes and excess of water from the body when the kidneys stop working properly (end stage of a chronic kidney disease).			Within the last 5 years	Deferred	Step 2 - Q. 2b

CONDITIONS	DEFINITIONS	ELIGIBILITY		QUESTIONS TO MONITOR	
		FACTORS AFFECTING DECISIONS			COVERAGE
<b>Down's syndrome/ Trisomy 21</b>	Genetic disorder typically associated with physical growth delays and mild to moderate intellectual disability.	For individuals under age 18		Guaranteed Access	Step 1 - Q. 1e
		For individuals age 18 or over		Immediate Plus	No question
<b>Drug abuse</b>	Compulsive use of a substance, including marijuana.	Advised to reduce, treated for, or joined a support group	Within the last 5 years	Deferred	Step 2 - Q. 2d
			Over 5 years	Immediate Plus	
<b>Emphysema</b>	A long term, progressive and irreversible disease of the lungs.	Has required daily administration of oxygen		Guaranteed Access	Step 1 - Q. 1d
		Has not required daily administration of oxygen		Immediate Plus	
<b>Epilepsy/Seizures</b>	Neurological disorder involving repeated seizures of any type or absences.			Immediate Plus	No question
<b>Hard drug use</b>	Use of heroin, narcotics (marijuana excluded), speed, mushrooms, cocaine or similar substances.	Use of hard drugs not prescribed by a doctor or use of methadone prescribed by a doctor or not	Within the last 12 months	Guaranteed Access	Step 1 - Q. 3b
		Any hard drugs use, including methadone	Over 12 months	Immediate Plus	
<b>Heart attack/ Myocardial Infarction (MI)</b>	It occurs when an area of the heart muscle is permanently damaged due to inadequate supply of oxygen.	Diagnosed or treated with anticoagulant, had or awaiting surgery (bypass, angioplasty, insertion of a stent or a prosthesis)	Within the last 3 years	Deferred	Step 2 - Q. 3a
			Over 3 years	Immediate Plus	
<b>Heart failure/ Congestive heart failure</b>	Severe condition characterized by the heart's inability to pump enough blood in the body.			Guaranteed Access	Step 1 - Q. 1b
<b>Heart rhythm disorder/ Arrhythmia</b>	Any disorder of the heart rhythm, including but not limited to, atrial or ventricular tachycardia, fibrillation, or flutter.	Has required the insertion of a pacemaker		Guaranteed Access	Step 1 - Q. 1b
		Has not required the insertion of a pacemaker		Immediate Plus	
<b>Hemochromatosis</b>	Genetic disorder leading to an accumulation of iron in the body.			Immediate Plus	No question
<b>Hepatic fibrosis</b>	Inflammation of the liver leading to important complications such as cirrhosis.	Had or been treated for	Within the last 5 years	Deferred	Step 2 - Q. 2b
<b>Hepatitis C</b>	Inflammation of the liver due to the Hepatitis C virus.	Acute or chronic		Deferred	Step 2 - Q. 2b
<b>High blood pressure/ Hypertension</b>	Chronic medical condition in which the pressure of the blood circulating in the arteries is elevated enough to necessitate treatment.			Immediate Plus	No question
<b>Hodgkin's disease</b>	Type of lymphoma that attacks mostly young adults and elderly people.	Had or been treated for	Within the last 3 years	Guaranteed Access	Step 1 - Q. 2 Step 3 - Q. 1
			Within the last 5 years	Deferred Plus	
			Over 5 years	Immediate Plus	

CONDITIONS	DEFINITIONS	ELIGIBILITY		QUESTIONS TO MONITOR	
		FACTORS AFFECTING DECISIONS	COVERAGE		
<b>Hospitalized</b>	Condition that necessitated a hospitalization for treatment, observation and/or surgery, for a duration of at least 18 hours.				
<b>Huntington's chorea/ Huntington's disease</b>	Neurodegenerative genetic disorder that affects muscle coordination and leads to mental decline and behavioural symptoms.	Family history	One family member diagnosed < 60 years old	Deferred Plus	Step 1 - Q. 1c Step 3 - Q. 4a
			One family member diagnosed ≥ 60 years old	Immediate Plus	
<b>Leukemia</b>	Increase in abnormal white blood cells. It is a form of blood cancer.	Had or been treated for	Within the last 3 years	Guaranteed Access	Step 1 - Q. 2 Step 3 - Q. 1
			Within the last 5 years	Deferred Plus	
			Over 5 years	Immediate Plus	
<b>Lupus</b>	Chronic inflammatory disease in which the immune system mistakenly attacks healthy tissues and organs. Symptoms can go from mild to severe.			Immediate Plus	No question
<b>Lymphoma</b>	Group of blood cell tumours that develop from lymphatic cells. The two main categories of lymphoma are Hodgkin's lymphoma and non-Hodgkin's lymphoma.	Had or been treated for	Within the last 3 years	Guaranteed Access	Step 1 - Q. 2 Step 3 - Q. 1
			Within the last 5 years	Deferred Plus	
			Over 5 years	Immediate Plus	
<b>Melanoma</b>	Serious form of skin cancer associated with a greater likelihood of spreading to other parts of the body.	Had or been treated for	Within the last 3 years	Guaranteed Access	Step 1 - Q. 2 Step 3 - Q. 1
			Within the last 5 years	Deferred Plus	
			Over 5 years	Immediate Plus	
<b>Mental health disorder</b>	Mental, psychological, or psychiatric disorder; a mental or behavioural pattern that causes poor ability to function in ordinary life. It includes depression, bipolar disease, manic-depressive disease, anxiety, schizophrenia, borderline personality, etc.  NOTE: Attention Deficit Hyperactivity Disorder (ADHD) is not included.	Hospitalized, change in medication (addition, replacement or interruption of a medication, increase or decrease of dosage)	Within the last 12 months	Deferred	Step 2 - Q. 4a
			Over 12 months	Immediate Plus	
<b>Multiple sclerosis</b>	Autoimmune disease of the central nervous system (brain, spinal cord) which leads to interruptions in the transmission of nerve impulses in the body.			Immediate Plus	No question
<b>Muscular dystrophy</b>	Group of disorders characterized by progressive muscle weakness and loss of muscle tissue.			Guaranteed Access	Step 1 - Q. 1c
<b>Nursing facility/ centre/home</b>	A place of residence for people who require continuous nursing care and have significant difficulty coping with the required activities of daily living.	Currently		Guaranteed Access	Step 1 - Q. 4a
<b>Organ transplant</b>	A graft of an organ from a donor to replace the recipient's damaged or absent organ.	Had or advised to have surgery	Within the last 5 years or still awaiting	Deferred	Step 2 - Q. 2c
			Over 5 years	Immediate Plus	

CONDITIONS	DEFINITIONS	ELIGIBILITY		QUESTIONS TO MONITOR	
		FACTORS AFFECTING DECISIONS	COVERAGE		
<b>Parkinson's disease</b>	Disorder of the brain characterized by shaking (tremor), poverty of movement, and impaired postural reflexes.			Guaranteed Access	Step 1 - Q. 1c
<b>Polycystic kidney disease</b>	Genetic disorder in which abnormal cysts develop and grow in the kidneys.	Family history	One family member diagnosed < 60 years old	Deferred Plus	Step 3 - Q. 4a
			One family member diagnosed ≥ 60 years old	Immediate Plus	
<b>Schizophrenia</b>	Chronic brain disorder that can lead to delusions, hallucinations, incoherent speech and behavior.	Hospitalized, change in medication (addition, replacement or interruption of a medication, increase or decrease of dosage)	Within the last 12 months	Deferred	Step 2 - Q. 4a
			Over 12 months	Immediate Plus	
<b>Sleep apnea</b>	Sleep disorder characterized by pauses in breathing.	Although it is a breathing disorder, it is not included under chronic respiratory disease.		Immediate Plus	No question
<b>Stroke or Cerebrovascular Accident (CVA)</b>	Interruption of the blood supply to any part of the brain, or a cerebral hemorrhage.	Diagnosed or treated with anticoagulant, had or awaiting surgery	Within the last 3 years	Deferred	Step 2 - Q. 3b
			Over 3 years	Immediate Plus	
<b>Superficial phlebitis</b>	Inflammation of a vein, usually in the legs. It most commonly occurs in superficial veins.	Although it is a disorder of blood vessels, it is not included under vascular disease.		Immediate Plus	No question
<b>Transient ischemic attack (TIA)</b>	Temporary disruption of cerebral blood flow.	Diagnosed or treated with anticoagulant, had or awaiting surgery	Within the last 3 years	Deferred	Step 2 - Q. 3b
			Over 3 years	Immediate Plus	
<b>Treated</b>	Condition that necessitated treatment by medication or surgery.				
<b>Valvular heart disease</b>	Heart valve diseases (or valvopathies) refer to dysfunction of the heart valves that disrupts intracardiac blood flow. They can result in short and weak breath which affects daily activities.	Diagnosed or treated with anticoagulant, had or awaiting surgery (bypass, angioplasty, insertion of a stent or a prosthesis)	Within the last 3 years	Deferred	Step 2 - Q. 3a
			Over 3 years	Immediate Plus	
<b>Varicose veins</b>	Veins that have become enlarged and twisted.	Although it is a disorder of blood vessels, it is not included under vascular disease.		Immediate Plus	No question
<b>Vascular disease (Peripheral Vascular or Arterial Disease (PVD/PAD))</b>	Disorder of the blood vessels (arteries and veins) that typically pertains to the legs and arms. Includes deep vein thrombosis, atherosclerosis, and arteriosclerosis.	Diagnosed or treated with anticoagulant, had or awaiting surgery	Within the last 3 years	Deferred	Step 2 - Q. 3b
			Over 3 years	Immediate Plus	

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