

Access Life

LIFE  
INSURANCE



## Pre-Qualification Questionnaire

Access Life offers insurance coverage for ALL  
your clients thanks to Guaranteed Access



# Guaranteed Access

If the client's state of health does not allow him or her to qualify for Step 1 - Deferred, acceptance is still guaranteed and he or she can benefit from coverage up to \$50,000 (\$25,000 for people aged 51+ and \$10,000 for children).

## Step 1 | Deferred

Permanent coverage (L100)

**Maximum \$100,000**

### Any "YES" answers

- Eligible for Guaranteed Access

### All "NO" answers

- Qualifies for up to \$100,000 for Permanent coverage (L100)
- Proceed to step 2

# 1

## Qualify your client

Fast and easy pre-qualification

- 1 In your lifetime**, have you been diagnosed and/or treated for any of the following conditions:
  - a Acquired immunodeficiency syndrome (AIDS) or tested positive for the human immunodeficiency virus (HIV)?
  - b Heart rhythm disorder (arrhythmias) which required the insertion of a pacemaker, heart failure or cardiomyopathy?
  - c Cystic fibrosis, Alzheimer's disease, dementia, Huntington's chorea, Parkinson's disease, amyotrophic lateral sclerosis (Lou Gehrig's disease), muscular dystrophy, myotonic dystrophy or any form of ataxia?
  - d Chronic respiratory disease (excluding sleep apnea) which requires the daily administration of oxygen?
  - e For individuals less than 18 years of age, type-1 diabetes, cerebral palsy, any congenital heart disease, Down's syndrome or autism spectrum disorder (ASD)?
- 2 Within the last three (3) years**, have you had or been treated for leukemia, lymphoma, malignant tumour or any form of cancer (other than basal cell carcinoma)?
- 3 Within the last twelve (12) months:**
  - a Have you been found guilty of a criminal offence (including offences associated with driving under the influence – DUI) or of a criminal offence awaiting trial?
  - b Have you used any hard drugs except as prescribed by a physician or have you used methadone prescribed or not by a physician?
- 4 Are you presently:**
  - a Hospitalized or in a nursing facility including a centre or a home for individuals with reduced autonomy?
  - b Bedridden or wheelchair bound?
  - c Undergoing or waiting for an investigation for diagnostic purposes?
- 5 For individuals 15 years of age or older**, is your weight greater than the weight corresponding to your height in the following table?

Height/Ft	Weight/Lbs	Height/Metres	Weight/Kg
4'8" – 4'10"	230	1.42 – 1.49	105
4'11" – 5'1"	260	1.50 – 1.56	118
5'2" – 5'4"	285	1.57 – 1.64	129
5'5" – 5'7"	310	1.65 – 1.72	141
5'8" – 5'10"	335	1.73 – 1.79	152
5'11" – 6'1"	365	1.80 – 1.87	165
6'2" – 6'4"	390	1.88 – 1.95	177
6'5" – 6'7"	415	1.96 – 2.01	188

# 2

## Qualify your client

Fast and easy pre-qualification

### Step 2 | Deferred Plus

Permanent coverage (L100)

Term protections (T15, T20, T25)

**Maximum \$350,000**

#### Any "YES" answers

- Eligible for Step 1 – Deferred

#### All "NO" answers

- Qualifies for up to \$350,000 for Perm and/or Term (T15, T20, T25)
- Proceed to Step 3

- 1 For individuals 15 years of age or older**, is your weight greater than the weight corresponding to your height in the following table?

Height/Ft	Weight/Lbs	Height/Metres	Weight/Kg
4'8" – 4'10"	190	1.42 – 1.49	86
4'11" – 5'1"	200	1.50 – 1.56	91
5'2" – 5'4"	220	1.57 – 1.64	100
5'5" – 5'7"	240	1.65 – 1.72	109
5'8" – 5'10"	260	1.73 – 1.79	118
5'11" – 6'1"	280	1.80 – 1.87	127
6'2" – 6'4"	300	1.88 – 1.95	136
6'5" – 6'7"	330	1.96 – 2.01	149

- 2 Within the last five (5) years:**

- a** Have you had an amputation as a result of a disease?
- b** Have you had or been treated for a chronic kidney disease or a chronic liver disease (including cirrhosis, fibrosis, hepatitis C or any other types of chronic hepatitis)?
- c** Have you received an organ transplant or a bone marrow transplant or were you advised to do so due to your condition?
- d** Have you been treated for drug or alcohol use, joined a support group or been advised to reduce your consumption or to receive treatment for it?

- 3 Within the last three (3) years:**

- a** With regards to heart attack (myocardial infarction), angina or heart valve disease:
  - I. Have you been diagnosed and/or been treated with anticoagulants?
  - II. Have you undergone a surgery (including bypass, angioplasty or insertion of a stent or prosthesis) or are you awaiting such surgery?
- b** With regards to cerebrovascular disease (stroke), transient ischemic attack (TIA) or vascular disease of the arms and/or legs (excluding varicose veins and superficial phlebitis):
  - I. Have you been diagnosed and/or been treated with anticoagulants?
  - II. Have you had or are you awaiting surgery?

- 4 Within the last twelve (12) months:**

- a** With regards to depression or any mental health disorder:
  - I. Have you been hospitalized?
  - II. Has your medication been changed (addition or replacement of a medication, increase or decrease of dosage)?
  - III. Have you ceased your medication without being advised by your doctor to do so?
- b** Have you undergone a surgery for an aneurysm or are you awaiting such surgery?
- c** If you have diabetes, has your medication changed as advised by a physician (addition or replacement of a medication, increase or decrease of dosage)?

# 3

## Qualify your client

Fast and easy pre-qualification

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### Step 3 | Immediate Plus

Permanent coverage (L100)

Term protections (T15, T20, T25)

**Maximum \$500,000**

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#### Any "YES" answers

- Eligible for Step 2 – Deferred Plus

#### All "NO" answers

- Qualifies for up to \$500,000 for Term (T15, T20, T25) and/or Perm, with immediate death benefit coverage

- 1 Within the last five (5) years**, have you had or been treated for leukemia, lymphoma, malignant tumour or any form of cancer (other than basal cell carcinoma)?
- 2 Within the last twelve (12) months**, has your weight decreased by 10% or more (excluding after a diet or childbirth)?
- 3 Within the next two (2) years:**
  - a** Do you foresee travelling to high risk regions or regions of conflict or war? *If not sure, please consult the list of countries classified "Avoid all travel" or "Avoid non-essential travel" on the official Government of Canada website: <https://travel.gc.ca/travelling/advisories>*
  - b** Do you intend to reside outside Canada or the USA for at least six (6) consecutive months?
- 4 Family history:**

Has a member of your immediate family (father, mother, brother or sister) been diagnosed with any of the following conditions:

  - a** Huntington's disease or polycystic kidney disease before age 60?
  - b For individuals less than three (3) years of age**, cystic fibrosis?

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Complete the application process  
within minutes on

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# Quick reference guide

Information contained in this table is provided solely for guidance. Refer to the insurability questionnaire for the client's full eligibility.

## Medical conditions

Medical conditions	Guaranteed Access	Deferred	Deferred Plus	Immediate Plus
AIDS or HIV	✓	✗	✗	✗
Amputation following an illness	✓	✓	✓ Eligible if over 5 years	✓ Eligible if over 5 years
High cholesterol	✓	✓	✓	✓
Cirrhosis of the liver	✓	✓	✗	✗
Heart attack (myocardial infarction)/angina/ cardiac bypass/angioplasty	✓	✓	✓ Eligible if over 3 years, based on conditions in question 3a of step 2	✓ Eligible if over 5 years, based on conditions in question 1a of step 3
Depression	✓	✓	✓ Eligible based on conditions in question 4a of step 2	✓ Eligible based on conditions in question 4a of step 2
Diabetes (adult)	✓	✓	✓ Eligible if no change in medication for 1 year	✓ Eligible if no change in medication for 1 year
In remission from cancer	✓	✓ Eligible if in remission for over 3 years	✓ Eligible if in remission for over 3 years	✓ Eligible if in remission for over 5 years
Epilepsy	✓	✓	✓	✓
Organ transplant	✓	✓	✓ Eligible if over 5 years or not awaiting	✓ Eligible if over 5 years or not awaiting
Hepatitis C or any chronic hepatitis	✓	✓	✗	✗
Kidney failure	✓	✓	✗	✗
High blood pressure	✓	✓	✓	✓
Medical conditions in children				
ADD/ADHD	✓	✓	✓	✓
Serious asthma	✓	✓	✓	✓
Congenital kidney malformation	✓	✓	✓	✓
Type 1 diabetes	✓	✗	✗	✗

## Non-medical conditions

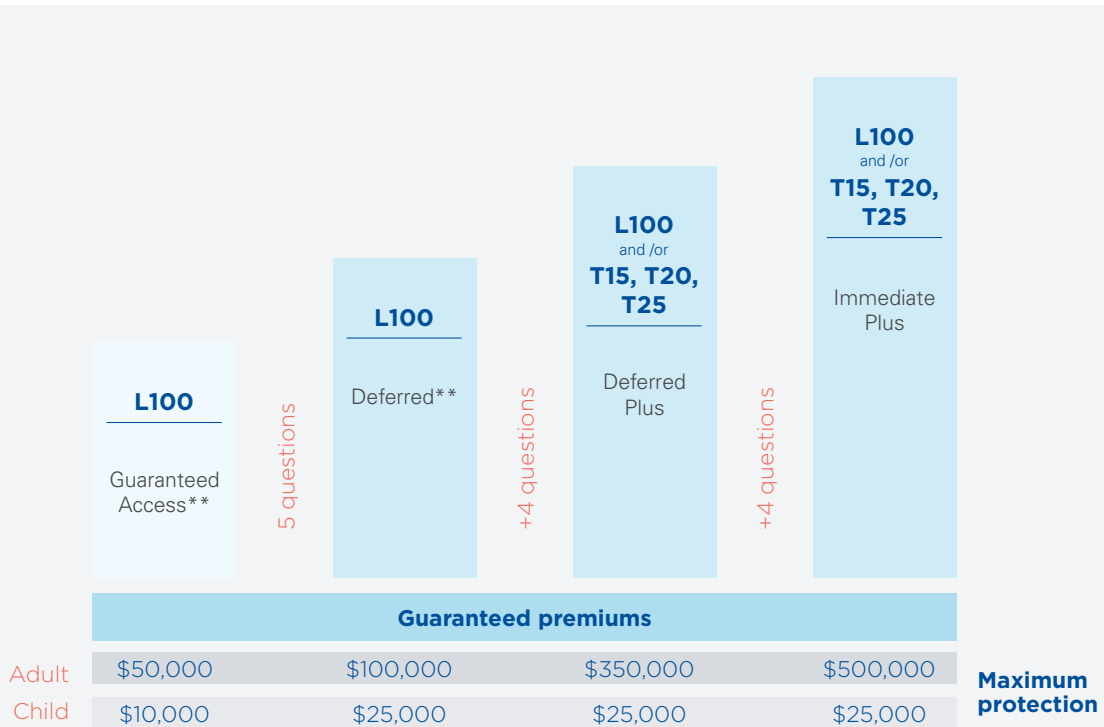
Non-medical conditions	Guaranteed Access	Deferred	Deferred Plus	Immediate Plus
Treatment for alcohol or drug abuse	✓	✓	✓ Eligible for 5 years after treatment or joining a support group	✓ Eligible for 5 years after treatment or joining a support group
Poor driving record	✓	✓ Denied if impaired driving in the past 12 months or awaiting judgment for impaired driving	✓ Denied if impaired driving in the past 12 months or awaiting judgment for impaired driving	✓ Denied if impaired driving in the past 12 months or awaiting judgment for impaired driving
Declined in the past 2 years	✓	✓	✓	✓
Dangerous sports	✓	✓	✓	✓
Use of hard drugs	✓	✓ Eligible if usage has stopped for over 12 months	✓ Eligible if usage has stopped for over 12 months	✓ Eligible if usage has stopped for over 12 months
Travel to dangerous countries	✓	✓	✓	✓ Risk to be evaluated based on conditions in question 3a of step 3
Immigrants	✓	✓	✓	✓

✓ Eligible

✗ Denied

# A comprehensive insurance solution

Accessible | Simple | Convenient



## Death benefit limitation\*\*

### Guaranteed Access

- Natural death or suicide: Return of premiums without interest during the first two years
- Accidental death: Insured amount starting at issue

### Deferred and Deferred Plus

- Natural death: Return of premiums plus 3% (simple interest) during the first two years
- Accidental death: Insured amount starting at issue
- Suicide: Return of premiums without interest during first two years

### Immediate Plus

- Natural death: Insured amount starting at issue
- Accidental death: Insured amount starting at issue
- Suicide: Return of premiums without interest during the first two years

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