

# Renewable & Convertible **LIFETIME TERM**

Your complete guide to  
Lifetime Term Insurance

*August 2022*



**Wawanesa**  
**Life**<sup>®</sup>

# LIFETIME TERM At a Glance

<b>Policy Fee/Rider Fee</b>	None									
<b>Premiums</b>	Guaranteed, and payable to age 100									
<b>Coverage</b>	Lifetime									
<b>Guaranteed Renewable</b>	For Life									
<b>Age Calculation</b>	Age Last (current age)									
<b>Face Amount</b>	\$10,000 - \$10,000,000									
<b>Plan Types &amp; Issue Ages</b>	<table border="0"> <tr> <td>Term 10: 18 - 75</td> <td>Term 15: 18 - 70</td> <td>Term 20: 18 - 65</td> </tr> <tr> <td>Term 25: 18 - 60</td> <td>Term 30: 18 - 55</td> <td>Term to Age 80: 18 - 60</td> </tr> <tr> <td colspan="3">Term to Age 100: 18 - 80</td> </tr> </table>	Term 10: 18 - 75	Term 15: 18 - 70	Term 20: 18 - 65	Term 25: 18 - 60	Term 30: 18 - 55	Term to Age 80: 18 - 60	Term to Age 100: 18 - 80		
Term 10: 18 - 75	Term 15: 18 - 70	Term 20: 18 - 65								
Term 25: 18 - 60	Term 30: 18 - 55	Term to Age 80: 18 - 60								
Term to Age 100: 18 - 80										
<b>Convertible</b>	<p>Conversion available for T10, T15, T20, T25, T30 and T80.</p> <p>This plan has the option to convert to a permanent plan at any time up to age 71.</p>									
<b>Available Riders</b>	<ul style="list-style-type: none"> <li>• Accidental Death Benefit</li> <li>• Child Critical Illness Rider</li> <li>• Child Protection Rider</li> <li>• Disability Waiver of Premium Benefit</li> <li>• Mortgage Protection Benefit</li> </ul>									
<b>Underwriting Classes</b>	<ul style="list-style-type: none"> <li>• Tobacco User</li> <li>• Non-Tobacco User</li> </ul>									
<b>Volume Bands</b>	<ul style="list-style-type: none"> <li>\$ 10,000 - \$ 99,999</li> <li>\$ 100,000 - \$249,999</li> <li>\$ 250,000 - \$499,999</li> <li>\$ 500,000 - \$999,999</li> <li>\$1,000,000 - \$10,000,000</li> </ul>									
<b>Company Minimum Annual Premium</b>	\$50									
<b>Premium Payment Methods</b>	<p>Monthly: PAD/EFT</p> <p>Semi-Annual: Cheque</p> <p>Annual: PAD/EFT, Cheque, Credit Card (Visa, Mastercard)</p>									
<b>Term to Age 100</b>	<p>Cash Surrender Value: n/a</p> <p>Policy Loans: n/a</p> <p>Automatic Premium Loan: n/a</p>									

# LIFETIME TERM

## What is Wawanesa Life's Lifetime Term?

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Wawanesa Life offers seven plan types:

- Lifetime Term 10
- Lifetime Term 15
- Lifetime Term 20
- Lifetime Term 25
- Lifetime Term 30
- Lifetime Term to Age 80
- Lifetime Term to Age 100

The Lifetime Term plan consists of Term 10, 15, 20, 25, 30 and Term to Age 80 renewable and convertible term insurance. The sum insured is level and all premiums are guaranteed. These plans can be converted to a permanent plan prior to the life insured reaching age 71.

**Lifetime Term 10, 15, 20, 25, and 30**, after the initial term, can be renewed every 10 years until age 85, with the final renewal to age 100 of the Life Insured.

**Lifetime Term to Age 80** has premiums that remain level to age 80 of the life insured, and is then renewable to age 100.

**Lifetime Term to Age 100** provides a level amount of term insurance with premiums that remain level until age 100 of the life insured.

All plan types are payable to age 100 of the life insured, at which point the plan is considered paid-up and coverage continues for life with no additional premiums.

Lifetime Term has 2 underwriting classes - Tobacco User and Non-Tobacco User.



# Lifetime Term Plans

Description	Issue Ages	Conversion	Available Riders
<p><b>Lifetime Term 10, 15, 20, 25 and 30</b> provide a level amount of term insurance which, after the initial term, can be renewed every 10 years until age 85 of the life insured. At age 85, the plan can be renewed to age 100. At age 100 of the life insured, the policy is considered paid-up and coverage continues for life with no additional premiums. Premiums increase at each renewal. The increased premium will be billed automatically and the days of grace provision will continue to apply.</p> <p><b>Lifetime Term to Age 80</b> provides a level amount of term insurance with premiums that remain level until age 80 of the life insured, at which time coverage will be renewable to age 100. At age 100 of the life insured, the policy is considered paid-up and coverage continues for life with no additional premiums.</p>	<p><b>T10:</b> 18 - 75  <b>T15:</b> 18 - 70  <b>T20:</b> 18 - 65  <b>T25:</b> 18 - 60  <b>T30:</b> 18 - 55  <b>T80:</b> 18 - 60</p>	<p>The plan may be converted to a permanent plan of life insurance prior to the life insured attaining age 71.</p> <p><i>The following riders can be included in the new policy in a full or partial conversion: Accidental Death Benefit, Child Protection Rider or Disability Waiver of Premium Benefit. New contract wording and pricing would be applicable. The client can also choose to maintain any existing riders on the original policy in the case of a partial conversion.</i></p>	<ul style="list-style-type: none"> <li>• Accidental Death Benefit</li> <li>• Child Critical Illness Rider</li> <li>• Child Protection Rider</li> <li>• Disability Waiver of Premium Benefit</li> <li>• Mortgage Protection Benefit</li> </ul>
<p><b>Lifetime Term to Age 100</b> provides a level amount of term insurance with premiums that remain level until age 100 of the life insured. At which time, the policy is considered paid-up and coverage continues for life with no additional premiums. Cash surrender value is not applicable.</p>	<p><b>T100:</b> 18 - 80</p>	<p>N/A</p>	

Note: In order to obtain a Non-Tobacco User rate, the applicant must not have used any tobacco product\* within the last 12 months immediately prior to application for the life insurance policy.

**\*Occasional Cigar Smokers will be granted Non-Tobacco user rates providing the applicant:**  
 Does not smoke more than 12 large cigars a year, does not have any traces of nicotine in the urine when fluids are required and makes full disclosure of smoking activities on the application or teleinterview. This ruling does not apply to cigarettes, cigarillos, colts, pipes, chewing tobacco, snuff, e-cigarettes, vaporizers, nicotine gum or patches or any form of nicotine substitute.

# INSURANCE RIDERS

Note: The Temporary Insurance Agreement includes the base plan and the Accidental Death Benefit (if applicable) to a maximum of \$1,000,000 of coverage. The following chart illustrates which policies are eligible for coverage enhancements:

	Plan						
	T10	T15	T20	T25	T30	T80	T100
<i>Base Plan Issue Ages</i>	18-75	18-70	18-65	18-60	18-55	18-60	18-80
<b>Accidental Death Benefit</b>	✓	✓	✓	✓	✓	✓	✓
Issue age	18-60	18-60	18-60	18-60	18-55	18-60	18-60
Maturity age	70	70	70	70	70	70	70
<b>Child Critical Illness Rider</b>	✓	✓	✓	✓	✓	✓	✓
Issue age	18-64	18-64	18-64	18-59	18-54	18-59	18-64
Maturity age	75	75	75	75	75	75	75
Child eligibility	0-21; 25 (FT student)	0-21; 25 (FT student)	0-21; 25 (FT student)	0-21; 25 (FT student)	0-21; 25 (FT student)	0-21; 25 (FT student)	0-21; 25 (FT student)
<b>Child Protection Rider</b>	✓	✓	✓	✓	✓	✓	✓
Issue age	18-60	18-60	18-60	18-60	18-55	18-60	18-60
Maturity age	65	65	65	65	65	65	65
Child eligibility	15 days - 17	15 days - 17	15 days - 17	15 days - 17	15 days - 17	15 days - 17	15 days - 17
<b>Mortgage Protection Benefit</b>	✓	✓	✓	✓	✓	✓	✓
Issue age	18-59	18-59	18-59	18-59	18-54	18-59	18-59
Maturity age	65	65	65	65	65	65	65
<b>Disability Waiver of Premium Benefit</b>	✓	✓	✓	✓	✓	✓	✓
Issue age	18-55	18-55	18-55	18-55	18-55	18-55	18-55
Maturity age	60	60	60	60	60	60	60

# BENEFITS Available Riders

## ACCIDENTAL DEATH BENEFIT

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This benefit provides for the payment of an additional death benefit if death is caused solely by accidental means. Accidental Death is defined as death resulting from bodily injury caused solely by external, violent and accidental means and such death occurs within 365 days of the accident.

The benefit will terminate on the policy anniversary immediately after the Life Insured's 70th birthday.

The maximum benefit, including all policies in force with Wawanesa Life which will be issued on one life in any event, is \$250,000.

## CHILD CRITICAL ILLNESS RIDER

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The Child Critical Illness Rider provides \$10,000 or \$20,000 of critical illness coverage for all children (other than foster children) of the insured parent, upon diagnosis of one of 15 defined critical illness conditions. The child must be under age 21 (or 25 if full-time student) at the time of diagnosis. The premium for the rider is \$60 per year or \$120 per year depending on the benefit amount chosen. There is no underwriting required, but there is a 12 month pre-existing exclusion. The maximum combined benefit (from all Child Critical Illness Riders) for each child is \$20,000.

The benefit will terminate on the policy anniversary immediately after the Life Insured's 75th birthday.

### Covered Critical Illness condition(s) for children

The benefit or rider provides for 15 critical illness conditions and should be read in conjunction with the policy definitions and provisions.

- |                              |   |
|------------------------------|---|
| 1. Autism                    | 9. Kidney failure                       |
| 2. Blindness                 | 10. Loss of speech                      |
| 3. Cancer (life-threatening) | 11. Major organ transplant              |
| 4. Cerebral palsy            | 12. Major organ failure on waiting list |
| 5. Congenital heart disease  | 13. Muscular dystrophy                  |
| 6. Cystic fibrosis           | 14. Paralysis                           |
| 7. Deafness                  | 15. Severe burns                        |
| 8. Down's syndrome           |   |

## CHILD PROTECTION RIDER

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This benefit provides insurance on the insured children of the life insured. It also provides each insured child with the option to purchase up to 5 times the rider amount at the earliest of the policy anniversary after the 65th birthday of the Life Insured, or any date during the period commencing on the Insured Child's 21st birthday and ending on the Insured Child's 25th birthday. This benefit also provides that the Child Protection Rider will continue without premium payments if the life insured dies prior to termination of this rider.

Insurance on each insured child terminates on the date the child exercises the conversion option, the child attains age 25 or on the policy anniversary immediately after the life insured's 65th birthday, whichever occurs first.

Volume Limits: \$5,000 - \$30,000

Premiums: \$6 per \$1,000 of rider insurance regardless of number of children insured.

Eligibility is based on 6 qualifying questions for each insured child.

# BENEFITS Available Riders (continued)

## DISABILITY WAIVER OF PREMIUM BENEFIT

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This benefit provides that the premium will be waived if the Life Insured under the basic plan becomes totally disabled prior to attaining age 60 and is disabled for 4 consecutive months. Upon receipt of proof of disability, all premiums paid during the 4 month waiting period will be refunded. The benefit will terminate on the policy anniversary immediately after the Life Insured's 60th birthday unless the Life Insured is then totally disabled.

If the Life Insured becomes disabled prior to attaining age 60 and continues to be disabled at the end of the conversion period, the plan will be converted to a Permanent Non-Participating Plan.

The Disability Waiver of Premium applies to the base plan and all riders except the Mortgage Protection Benefit.

## MORTGAGE PROTECTION BENEFIT

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The Mortgage Protection Benefit will take over mortgage payments while the insured suffers from total disability. There is a 60 day waiting period before benefits will commence, however benefits will be paid retroactively to the 31st day of disability. The premium for the rider is calculated based on the age, gender, and tobacco status of the insured. Every ten years the rider is renewed (at a higher premium) without medical underwriting, however the premiums are not guaranteed; Wawanesa Life can increase the premium for all Mortgage Protection Benefits by providing 30 days written notice. The rider is available in increments of \$100 to a maximum of \$3,000 per month. The rider is available with a 2 year or 5 year benefit period. An insured that does not hold a full-time occupation (for example a stay at home parent) is only eligible to purchase a 2 year benefit period with a maximum of \$1,000 per month of coverage and a 90 day waiting period. See Limitations Applicable in case of No Full Time Occupation for more details.

The benefit will terminate on the policy anniversary immediately after the Life Insured's 65th birthday.

### Beneficiary

Benefits will be paid to the financial institution to reduce or extinguish the eligible mortgage balance.

### Definition of eligible mortgage

Any mortgage of \$1,000 or more taken out by the insured person at a recognized financial Institution in Canada. The mortgage must be subject to a credit contract. The mortgage must be secured by a Principal Residential Dwelling, a Secondary Residential Dwelling or Multi-Unit Residential Dwelling whose periodic payment includes a principal portion.

If the mortgage covers a Principal Residential Dwelling, a Secondary Residential Dwelling or Multi-Unit Residential Dwelling, the eligible monthly amount is 100% of the periodic payment, in principal and in interest. If property taxes are included in the periodic payment, this amount will be excluded from the eligible monthly amount. If condominium fees are being paid for the Principal Residential Dwelling, a Secondary Residential Dwelling or Multi-Unit Residential Dwelling, this amount will be excluded from the eligible monthly amount.

Wawanesa Life shall cease paying benefits for this mortgage on the earliest of the following dates:

- a. The date the insured person ceases to be disabled;
- b. The date the benefit period ends;
- c. The date the amortization period ends; or
- d. The date this coverage terminates.

# BENEFITS Available Riders (continued)

## Definition of Full-Time Occupation

The primary gainful occupation in which the insured person is regularly engaged at the time the insured person becomes disabled. To meet the requirements of Full-Time Occupation, the insured person must be working:

- a. 30 hours or more per week for at least 35 weeks per year, in the 12 month period immediately prior to the commencement of Disability; or
- b. 24 to 29 hours per week for at least 40 weeks per year, in the 12 month period immediately prior to the commencement of disability; or
- c. 21 hours or more per week on a continuous basis, over the 12 month period immediately prior to the commencement of disability.

## Limitations Applicable in case of No Full-Time Occupation

If the insured person:

- a. Did not hold a Full-Time Occupation in the 12 months immediately prior to the onset of their disability; or
- b. Was on maternity or parental leave in the 80 weeks immediately prior to the onset of their disability; or
- c. Was on a paid or unpaid leave of absence on agreement with the employer in the 12 months immediately prior to the onset of their disability.

The company will adjust the waiting period to 90 days and the insured person will be limited to a maximum benefit period of 24 months and a maximum monthly benefit of \$1,000.

The insured person will become re-eligible to receive the monthly benefit and benefit period as listed on the schedule of this Mortgage Protection Benefit if:

- i. The owner continued to pay the premiums related to this coverage; and
- ii. The insured person can prove, to the satisfaction of the company, that the insured person is again holding a Full-Time Occupation.

## Definition of Total Disability

An insured person who held a Full-Time Occupation immediately prior to the onset of disability will be considered totally disabled, if because of injury or sickness the insured person:

- a. is receiving continuing medical care; and
- b. is unable to perform the substantial duties of the insured person's Full-Time Occupation; and
- c. is not engaged in any gainful occupation.

After receiving 24 months of total disability payments, the insured person will continue to be considered totally disabled if because of injury or sickness the insured person:

- a. is receiving continuing medical care; and
- b. is unable to work in any occupation for which the insured person is reasonably suited by education, training or experience; and
- c. is not engaged in any gainful occupation.

An insured person who did not hold a Full-Time Occupation, was on maternity or parental leave or was on a paid or unpaid leave of absence on agreement with the insured person's employer immediately prior to the onset of disability will be considered totally disabled, if because of injury or sickness the insured person:

- a. is receiving continuing medical care; and
- b. is unable to work in any occupation for which they are reasonably suited by education, training or experience; and
- c. is not engaged in any gainful occupation.



# BENEFITS Available Riders (continued)

## Definition of Presumptive Total Disability

The insured person will be presumed totally disabled, whether or not they are working or receiving continuing medical care if injury or sickness results in the total and irreversible loss of:

- a. speech; or
- b. hearing in both ears, with an auditory threshold of over 90 decibels; or
- c. sight in both eyes (visual acuity of 20/200 or less, or field of vision of less than 20 degrees); or
- d. use of both hands; or
- e. use of both feet; or
- f. use of 1 hand and 1 foot.

The insured person must present satisfactory proof of their loss. We will waive the waiting period and pay the insured person from the date of commencement of their disability and will continue to pay them up to, but not beyond the expiry of the benefit period. No other benefits will be paid under this rider while presumptive total disability benefits are paid.

## Definition of Recurrent Disability

A disability that begins within 6 months following the end of a prior disability for which the waiting period was satisfied, and that results from the same or related causes, will be considered a continuation of the previous disability in determining the benefit period. A new waiting period will not be required.

A disability that begins more than 6 months following the end of a prior disability will be considered a new claim, even if due to the same or related causes. A new waiting period will be required and a new benefit period will apply, subject to the lifetime maximum.

Disabilities due to different causes will be considered separate disabilities. A new waiting period will be required and a new benefit period will apply, subject to the lifetime maximum.

## Excluded Disabilities

Wawanesa Life will not pay for any benefit if the disability is a result of 1 of the following disorders or related treatment for, or complications of:

- Stress;
- Anxiety;
- Depression;
- Neurosis;
- Psychosis;
- Adjustment disorder;
- Fibromyalgia or any chronic pain syndrome;
- Chronic fatigue syndrome;
- Personality disorder;
- Attention deficit disorder;
- Any other emotional or psychiatric disorder.

## Integration of benefits

The monthly benefit payment provided by this rider will not be reduced by the monthly amount, or the monthly equivalent amount if payable other than monthly, of any payments for disability which the insured person receive or are entitled to receive under any Workers' Compensation act (or similar legislation) and/or automobile accident insurance coverage or government plan for compensation for those injured in automobile accidents.

# BENEFITS Available Riders (continued)

## Coordination of benefits

In the event that the insured person is covered under more than one Mortgage Protection Benefit, offered by Wawanesa Life, the combined maximum monthly benefit will not exceed \$3,000. Any premium paid for coverage over the combined monthly benefit of \$3,000 will be refunded.

In the event that the periodic payment of an eligible mortgage is covered in part by another loan, debt, or creditor insurance plan, Wawanesa Life will deduct that amount of coverage already being paid from the eligible monthly amount we are required to pay to the financial institution.

## Waiver of premium for Mortgage Protection Benefit

Wawanesa Life will waive all premiums that come due after the insured person has been disabled for 90 consecutive days. After the 90 day period, we will refund any premium paid that became due after the disability started.

Wawanesa Life will waive premiums for this rider at the payment interval in effect when the insured person became disabled.

After benefits have been paid for the benefit period, we will not waive payment of premiums unless, within 31 days of the premium due date, the insured person gives us proof that the disability continues. When the waiver of premium benefit terminates, the policy owner must pay any portion of the waived premium owing from that date to the next premium due date. Wawanesa Life will notify the policy owner in writing of the amount due.

# UNDERWRITING

## Medical Requirements for Lifetime Term

Amount	Application Choice	Age Last						
		18-40	41-45	46-50	51-55	56-60	61-65	66+
\$99,999 or Less	<b>Full App</b>	-	-	-	-	-	Para, Urine	Para, Urine
	<b>Quick App &amp; Tele</b>	-	-	-	-	-	Vitals, Urine	Vitals, Urine
\$100,000 - 249,999	<b>Full App</b>	-	-	-	Para, Blood, Urine	Para, Blood, Urine	Para, Blood, Urine	Para, Blood, Urine
	<b>Quick App &amp; Tele</b>	-	-	-	Vitals, Blood, Urine	Vitals, Blood, Urine	Vitals, Blood, Urine	Vitals, Blood, Urine
\$250,000 - 349,999	<b>Full App</b>	-	-	-	Para, Blood, Urine	Para, Blood, Urine	Para, Blood, Urine	Para, Blood, Urine, EKG
	<b>Quick App &amp; Tele</b>	-	-	-	Vitals, Blood, Urine	Vitals, Blood, Urine	Vitals, Blood, Urine	Vitals, Blood, Urine, EKG
\$350,000 - 499,999	<b>Full App</b>	-	-	-	Para, Blood, Urine	Para, Blood, Urine	Para, Blood, Urine	Para, Blood, Urine, EKG
	<b>Quick App &amp; Tele</b>	-	-	-	Vitals, Blood, Urine	Vitals, Blood, Urine	Vitals, Blood, Urine	Vitals, Blood, Urine, EKG
\$500,000 - 1,000,000	<b>Full App</b>	-	-	Para, Blood, Urine	Para, Blood, Urine	Para, Blood, Urine	Para, Blood, Urine	Para, Blood, Urine, EKG
	<b>Quick App &amp; Tele</b>	-	-	Vitals, Blood, Urine	Vitals, Blood, Urine	Vitals, Blood, Urine	Vitals, Blood, Urine	Vitals, Blood, Urine, EKG
\$1,000,001 - 2,999,999	<b>Full App</b>	Para, Blood, Urine	Para, Blood, Urine	Para, Blood, Urine	Para, Blood, Urine	Para, Blood, Urine	Para, Blood, Urine	Para, Blood, Urine, EKG
	<b>Quick App &amp; Tele</b>	Vitals, Blood, Urine	Vitals, Blood, Urine	Vitals, Blood, Urine	Vitals, Blood, Urine	Vitals, Blood, Urine	Vitals, Blood, Urine	Vitals, Blood, Urine, EKG
\$3,000,000 - 3,999,999	<b>Full App</b>	Para, Blood, Urine, Financial Q, MVR	Para, Blood, Urine, EKG, Financial Q, MVR	Para, Blood, Urine, EKG, Financial Q, MVR	Para, Blood, Urine, EKG, Financial Q, MVR	Para, Blood, Urine, EKG, Financial Q, MVR	Para, Blood, Urine, EKG, Financial Q, MVR	Para, Blood, Urine, EKG, Financial Q, MVR
	<b>Quick App &amp; Tele</b>	Vitals, Blood, Urine, Financial Q, MVR	Vitals, Blood, Urine, EKG, Financial Q, MVR	Vitals, Blood, Urine, EKG, Financial Q, MVR	Vitals, Blood, Urine, EKG, Financial Q, MVR	Vitals, Blood, Urine, EKG, Financial Q, MVR	Vitals, Blood, Urine, EKG, Financial Q, MVR	Vitals, Blood, Urine, EKG, Financial Q, MVR
\$4,000,000 - \$4,999,999	<b>Full App</b>	Para, Blood, Urine, Financial Q, MVR	Para, Blood, Urine, EKG, Financial Q, MVR	Para, Blood, Urine, EKG, Financial Q, MVR	Para, Blood, Urine, EKG, Financial Q, MVR	Para, Blood, Urine, EKG, Financial Q, MVR	Para, Blood, Urine, Stress EKG, Financial Q, MVR	Para, Blood, Urine, Stress EKG, Financial Q, MVR
	<b>Quick App &amp; Tele</b>	Vitals, Blood, Urine, Financial Q, MVR	Vitals, Blood, Urine, EKG, Financial Q, MVR	Vitals, Blood, Urine, EKG, Financial Q, MVR	Vitals, Blood, Urine, EKG, Financial Q, MVR	Vitals, Blood, Urine, EKG, Financial Q, MVR	Vitals, Blood, Urine, Stress EKG, Financial Q, MVR	Vitals, Blood, Urine, Stress EKG, Financial Q, MVR
\$5,000,000 - \$10,000,000	<b>Full App</b>	Para, Blood, Urine, Insp. Report, APS, MVR	Para, Blood, Urine, EKG, Insp. Report, APS, MVR	Para, Blood, Urine, EKG, Insp. Report, APS, MVR	Para, Blood, Urine, EKG, Insp. Report, APS, MVR	Para, Blood, Urine, EKG, Insp. Report, APS, MVR	Para, Blood, Urine, Stress EKG, Insp. Report, APS, MVR	Para, Blood, Urine, Stress EKG, Insp. Report, APS, MVR
	<b>Quick App &amp; Tele</b>	Vitals, Blood, Urine, Insp. Report, APS, MVR	Vitals, Blood, Urine, EKG, Insp. Report, APS, MVR	Vitals, Blood, Urine, EKG, Insp. Report, APS, MVR	Vitals, Blood, Urine, EKG, Insp. Report, APS, MVR	Vitals, Blood, Urine, EKG, Insp. Report, APS, MVR	Vitals, Blood, Urine, Stress EKG, Insp. Report, APS, MVR	Vitals, Blood, Urine, Stress EKG, Insp. Report, APS, MVR

# UNDERWRITING Additional Information

## MEDICAL REQUIREMENTS

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### Exceptions to the Medical Requirements Table:

- If resident in Canada for less than one year, a paramedical examination and blood profile, including hepatitis testing, are required for the Full Life Application. With the Quick Life Application, a teleinterview, vitals and blood profile with hepatitis testing are to be ordered.
- If there is limited ability to speak English, the coverage must be applied for on the basis of a Quick Life Application with Teleinterview. The use of an interpreter or translator for Paramedical Examination is not permitted.

Additional Medical Requirements may be ordered at Underwriter's discretion.

## TELEUNDERWRITING & PARAMEDICALS

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In cases where the 'Quick Life Application' is completed, **teleunderwriting will be required**. When the 'Full Life Application' (along with Part II) are completed, **traditional underwriting services are needed**, as teleunderwriting is not applicable. The age of the life insured and the amount applied for generally determine underwriting requirements. However, the company reserves the right to order any requirement on any case.

**Amount** - refers to all existing Wawanesa Life insurance and the new volume being applied for. In determining whether an application falls within a certain level, all existing life insurance issued or pending with Wawanesa Life (or with other life insurers) in the last 12 months is added to the volume of the current application in the same line of business.

**Paramedical Examination\*** - consists of the insured's medical history taken by a nurse who conducts a series of standardized health tests. Paramedical examinations are completed with Full Life Applications.

\*If there are no paramedical nurses in the area, the paramedical firm will make arrangements to send the blood kit to the nearest facility (lab, hospital, doctor, etc.). Both the facility and the client will be sent detailed instructions.

**Teleinterview** - is completed with Quick Life Applications. The process consists of a telephone interview in which the applicant is asked medical and non-medical questions. Dynacare Insurance Solutions is the only firm that may be used when ordering teleinterviews.

**Financial Questionnaire** - is required for volumes of \$3,000,000 to \$4,999,999.

**Inspection Reports** - Executive Office will arrange inspection reports on amounts of \$5,000,000 and over or where deemed necessary. The applicant should be advised that a telephone and/or personal interview will be conducted by the inspection company. Several outside sources may also be contacted.

**Please Note:** Under no circumstances should medical requirements be ordered if the client has been declined or highly rated by another company within the past 12 months.

### The following paramedical firms may be used:

1. Dynacare Insurance Solutions\*\*
2. Exam One

*\*\*This is the preferred paramedical firm and the only firm that may be used when ordering teleinterviews.*

# UNDERWRITING

The following chart indicates the build requirements to qualify for a specific underwriting class.

Maximum Weight Chart				
HEIGHT			STANDARD	
FEET	INCHES	CENTIMETER	POUNDS	KILOGRAMS
4 ft	10 in	147 cm	170 lbs	77 kg
4 ft	11 in	150 cm	177 lbs	80 kg
5 ft	0 in	152 cm	182 lbs	83 kg
5 ft	1 in	155 cm	190 lbs	86 kg
5 ft	2 in	157 cm	195 lbs	88 kg
5 ft	3 in	160 cm	200 lbs	91 kg
5 ft	4 in	163 cm	210 lbs	95 kg
5 ft	5 in	165 cm	215 lbs	98 kg
5 ft	6 in	168 cm	220 lbs	100 kg
5 ft	7 in	170 cm	227 lbs	103 kg
5 ft	8 in	173 cm	235 lbs	107 kg
5 ft	9 in	175 cm	240 lbs	109 kg
5 ft	10 in	178 cm	250 lbs	113 kg
5 ft	11 in	180 cm	255 lbs	116 kg
6 ft	0 in	183 cm	260 lbs	118 kg
6 ft	1 in	185 cm	268 lbs	122 kg
6 ft	2 in	188 cm	277 lbs	126 kg
6 ft	3 in	191 cm	285 lbs	129 kg
6 ft	4 in	193 cm	292 lbs	132 kg
6 ft	5 in	196 cm	300 lbs	136 kg
6 ft	6 in	198 cm	310 lbs	141 kg
6 ft	7 in	201 cm	320 lbs	145 kg

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