

NON-MEDICAL INSURANCE SOLUTIONS



Assumption Life

The non-medical insurance experts

Each year, many Canadians are declined for underwritten insurance coverage, thus leaving thousands of families without a safety net. Applying for underwritten life insurance can be a long and strenuous process and sometimes insurance companies will only accept clients for underwritten insurance under a rated policy, meaning the client must pay more for the same coverage!



Trust the company that has been specializing in non-medical life insurance solutions for **over 20 years**.

Non face-to-face sales

Simplest process in the industry:

- No limits.
- No originals required.
- No delivery receipt required.

Quick to issue – Quick to pay

- 48 hours for non-medical products.
- Get paid twice weekly.

We pay our claims!

- No post-claim underwriting.*
- We pay all payable claims.

Great Sales Support

- Producer's Corner Website – your Assumption Life business at your fingertips 24/7.
- Real-time online production reports – see your online business instantaneously.
- Direct access to in-house underwriting team.
- Online training tools.

















Great Financially Sound Mutual Company

- Over 110 years of experience.
- Rating of A- "Excellent" for the 18th consecutive year by A.M. Best.
- Solvency ratio of 228% (December 2017).

**No post-claim underwriting beyond the incontestability provision.*

From the healthiest to the hard to insure. We've got you covered!

Assumption Life's non-medical insurance solutions provide straightforward life insurance protection with no medical exam or blood tests. Find the right fit for your client's health condition thanks to our wide range of options. All of our non-medical questionnaires are designed to be clear, simple and fair.

	TOTAL PROTECTION	GOLDEN PROTECTION	NO MEDICAL DEFERRED	NO MEDICAL IMMEDIATE
Client health	   	   	   	   
Coverage	\$50,000	\$100,000	\$150,000	\$250,000
Number of questions	7	11	8	17
Immediate coverage	X	✓	X	✓
Type of insurance	Whole Life	Whole Life	Whole Life or Term	Whole Life or Term
Price	\$\$\$\$	\$\$\$	\$\$	\$

Coverage amounts vary from a minimum of \$1,000 up to \$250,000, and our products can be combined in different ways in order to meet your client's needs. A couple can even apply for two different non-medical products under a single application or for a combination of permanent and term coverage.

Our worry-free application process takes all the guesswork out of the equation. As long as your client answers "no" to all the medical questions and the application information is verified by the MIB, Inc. (MIB), your client is approved!

Quick non-medical triage tool

Use the table below to see which solution would best fit your client's health condition. Start from the left column and move towards the right until your client is able to meet the indicated requirement. Your client must meet all the requirements under a same column in order to consider that solution.

DOES YOUR CLIENT HAVE ONE OF THESE CONDITIONS?	NO MEDICAL INSURANCE - IMMEDIATE	NO MEDICAL INSURANCE - DEFERRED	GOLDEN PROTECTION	TOTAL PROTECTION
Cancer (Diagnosed with, hospitalized for, or received radiation therapy for)	5 years (except for basal cell carcinoma, which we consider at any time)	3 years (except for basal cell carcinoma, which we consider at any time)	2 years for amounts up to \$50,000 3 years for amounts up to \$100,000 (except for basal cell carcinoma, which we consider at any time)	3 years
Heart disease & stroke	5 years	3 years	2 years for amounts up to \$50,000 3 years for amounts up to \$100,000	0 years (except for heart disease for amounts more than \$30,000)
Hepatitis B, Hepatitis C or cirrhosis of the liver	5 years	3 years	2 years for amounts up to \$50,000 3 years for amounts up to \$100,000	0 years no restrictions
Type 1 or 2 diabetes	if not hospitalized in past 3 years, but certain diabetes-related complications are excluded	if no diabetic coma or hypoglycemic coma in past 3 years	2 years for amounts up to \$50,000 3 years for amounts up to \$100,000 (if no diabetic or hypoglycemic coma)	no restrictions
Obesity	subject to non-standard height and weight table	subject to non-standard height and weight table	no restrictions	no restrictions
Declined in past 2 years	Yes, if declined by Assumption Life No, if declined by other company	no restrictions	Yes, if declined by Assumption Life Golden Protection Deferred option if declined by other company	no restrictions (for amounts up to \$30,000)

Please note that our quick non-medical triage tool is only meant to be used as a helpful guide and does not guaranty that your client will qualify for a specific product. Please consult our medical questionnaires or contact your Business Development Manager in order to get more information.

Product details

	TOTAL PROTECTION	GOLDEN PROTECTION		NO MEDICAL WHOLE LIFE		NO MEDICAL TERM	
	Deferred	Immediate*		Deferred	Immediate	Deferred	Immediate
Issue Age	18-80	40-70	71-85	20-70		20-70	
Coverage	\$5,000 - \$50,000	\$1,000 - \$100,000	\$1,000 - \$50,000	\$10,000 - \$150,000	\$10,000 - \$250,000	\$50,000 - \$150,000	\$50,000 - \$250,000
20-pay Option		✓					
2-Year Waiting Period	✓			✓		✓	
Renewable							✓
Conversion Option							✓
Guaranteed Cash Values	✓	✓		✓	✓		
Reduced Paid-Up Option	✓	✓		✓	✓		
Accidental Death and Dismemberment Coverage	✓						
Transportation benefit	✓	✓		✓	✓	✓	✓
Living Benefit (50%, Terminal Illness)	✓	✓		✓	✓	✓	✓
RIDERS AVAILABLE							
Accidental Death		Included		✓	✓	✓	✓
Child Insurance Benefit				✓	✓	✓	✓
Accidental Fracture Plus		✓		✓	✓	✓	✓

*Deferred option available for amounts up to \$50,000.

Learn about our wide range of products and solutions
on our Producer's Corner:
producerscorner.ca

or call our toll free number:
1 (800) 455-7337



Individual Insurance • Investments and Retirement • Group Insurance

Telephone: 1-800-455-7337 • www.assumption.ca
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Assumption Mutual Life Insurance Company,
doing business under the name Assumption Life



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- Sell in person or non face-to-face.
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- Sign electronically.
- Add a life rider on an existing policy.
- Store your applications on cloud technology and access them from any device on which Lia is installed.

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