

# UNDERWRITING GUIDE

FOR AGENTS ONLY



**Assumption Life**

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# ASSUMPTION LIFE, A SOLID PRESENCE SINCE 1903

Founded over one hundred years ago, Assumption Life has stood the test of time and evolved to become one of the largest mutual life insurance companies in Canada. With Assumption Life, you can benefit from our vast experience, and also on a personalized and unparalleled service.

## Why doing business with us is easy, and smart!

We take pride in being an agent-friendly company. We not only have an array of innovative products, but also innovative ways of doing business. Lia, our electronic sales platform, makes it easier than ever to submit applications and grow your business with us.

Our in-house underwriting team is always on hand to assist you. Never before will you have had such direct access to an underwriting team.

For all of these reasons and many more, doing business with Assumption Life is truly easy. We honor this philosophy on a daily basis by adopting an individual and corporate code of conduct focused on the client, and based on integrity, accountability, commitment and innovation.

## How this guide will help you

Assumption Life's underwriting guide is designed to reveal how medical conditions can impact the underwriting of our individual insurance products. The information is divided into four main categories:

<b>HEALTH PROBLEMS</b>	<i>Brief definition and description of the health problem.</i>
<b>IMPORTANT ELEMENTS</b>	<i>Key elements and factors required to make an underwriting decision.</i>
<b>UNDERWRITING REQUIREMENTS</b>	<i>Such as paramedical, blood profile, attending physician statement, driving record, etc.</i>
<b>POSSIBLE DECISION</b>	<i>Provides an indication of the likely or probable underwriting decision.</i>

## Abbreviations found in this guide

<b>APS</b>	Attending Physician Statement
<b>CI</b>	Critical illness
<b>DI</b>	Disability insurance

## Rating

A substandard risk (rating) is defined as a higher than normal mortality or morbidity rate and therefore the policy, if issued, will have a higher premium than the standard group on which the company's regular premium rates are based.

The higher premium compensates the insurance company for the greater risk it is assuming by insuring the life insured. In this way, the insurance company is protected from excessive risks while still allowing the applicant to be insured.

Ratings are based on risks such as medical, occupation, travel and/or lifestyle (activities).

Ratings can be a percentage (standard rate + % rating) or fixed amount (standard rate + \$ x per thousand rating).

In some cases, the rating can be revised at a later date.

*This guide is for preliminary and information purposes only. Assumption Life reserves the right to request any underwriting requirements deemed necessary, such as tests or reports, regardless of age or insurance amount applied for. All applications are treated on a case-by-case basis; therefore, the final offer received from Underwriting may differ from what is indicated in this guide.*

# MEDICAL RISKS

HEALTH PROBLEMS	IMPORTANT ELEMENTS	UNDERWRITING REQUIREMENTS	POSSIBLE DECISION
<p><b>Alcohol Abuse or Alcoholism</b></p>	<p>Amount consumed per day</p> <p>Any change in drinking habits and reason for change</p> <p>Treatment required if any (Alcoholics Anonymous, medication, medical monitoring, etc.)</p> <p>History of relapse, if any</p> <p>Any history of drug use or mental illness</p>	<p>Alcohol use questionnaire <b>(3876-00A)</b></p>	<p><b>Life:</b> Rating of 400% after 1 year of abstinence and standard rate considered only after 5 years with no relapse.</p> <p>If received treatment in the past and currently drinking any amount: decline</p> <p>If more than 1 relapse: decline</p> <p><b>CI:</b> If under 5 years abstinent: decline.</p> <p>Over 5 years: may be considered standard risk.</p> <p>If any history of drug abuse or mental illness, all cases would be uninsurable.</p> <p><b>DI:</b> From 150% to a decline.</p>
<p><b>Asthma</b></p> <p>Common respiratory disorder characterized by a disorder of the airways.</p>	<p>Age at diagnosis</p> <p>Frequency of symptoms or attacks</p> <p>Any hospitalization</p> <p>Current medications</p>	<p>Respiratory disorder questionnaire <b>(3907-00A)</b></p>	<p><b>Life:</b> Rating depends on severity and frequency of symptoms.</p> <p>For mild attacks: standard rate. Otherwise, rating starts at 150%.</p> <p><b>CI:</b> Mild to moderate symptoms, standard rate if non-smoker. Otherwise, rating starts at 150%.</p> <p><b>DI:</b> Decision may vary from standard risk to a decline depending on severity. May also offer exclusion.</p> <p><b>Life/CI/DI:</b> Rate will increase if applicant is a smoker.</p>
<p><b>Autism Spectrum Disorders</b></p> <p>Autism</p> <p>Asperger's Disorder</p> <p>Asperger's Syndrome</p> <p>Autistic Disorder</p> <p>Childhood Disintegrative Disorder</p> <p>Pervasive Development Disorder</p>	<p>Age</p> <p>Date of diagnosis</p> <p>Treatment</p> <p>Well documented</p> <p>Compliant with treatment</p> <p>Drug/alcohol abuse or dependence</p> <p>Mental or nervous disorder</p> <p>Neurological disorder</p> <p>Hospitalization</p> <p>Leave or absence from school or work</p>	<p>Psychological or Nervous Disorder Questionnaire <b>(3900-00A)</b></p> <p>APS if age 18 and under. Over the age 18 is at the underwriter's discretion.</p>	<p><b>Life and CI:</b> If under the age 9: decline</p> <p><b>Age 9 and over:</b> rating depends on severity and overall medical history.</p> <p>With history of drug/alcohol abuse or dependency, accidents, self-harm or suicide attempt, anxiety, depression, intellectual disability, attention deficit hyperactivity disorder, fragile X syndrome or any other mental or nervous disorders, cancer, heart attack, epilepsy, stroke or any other neurological disorders: decline.</p>

# MEDICAL RISKS

HEALTH PROBLEMS	IMPORTANT ELEMENTS	UNDERWRITING REQUIREMENTS	POSSIBLE DECISION
<p><b>Autism Spectrum Disorders (continued)</b></p>			<p><b>Otherwise:</b> Diagnosed over 1 year, satisfactory control and compliant with treatment:</p> <p><u>Mild:</u> standard.</p> <p><u>Moderate:</u> rating of 150% to 200%.</p> <p><u>Severe:</u> decline.</p> <p><b>DI:</b> If age 18 and under: decline.</p> <p>Not working full time or with history of drug/ alcohol abuse or dependency, accidents, self-harm or suicide attempt, anxiety, depression, intellectual disability, attention deficit hyperactivity disorder, fragile X syndrome or any other mental or nervous disorders, cancer, heart attack, epilepsy, stroke or any other neurological disorders: decline.</p> <p><b>Otherwise:</b> Satisfactory control and compliant with treatment:</p> <p><u>Mild:</u> If diagnosed more than 1 year: psychological or nervous disorder exclusion.</p> <p><u>Moderate:</u> If diagnosed more than 3 years ago: rating of 150% and psychological or nervous disorder exclusion.</p> <p><u>Severe:</u> decline.</p>
<p><b>Cancer</b></p> <p>Since there are so many forms of cancer, this section will provide general questions to ask and some generalizations regarding insurability.</p>	<p>Age at diagnosis</p> <p>Family history</p> <p>Location of the cancer (breast, colon, skin, etc.)</p> <p>Details on treatment (radiation, chemotherapy, surgery), including date the treatment was completed</p> <p>Stage of the cancer or presence of any metastases, if known</p> <p>Any cancer recurrence</p>	<p>APS</p>	<p><b>Life:</b> Rating depends on date of diagnosis, age at diagnosis, type of cancer and staging, and current status. Most cancers are uninsurable for the first 2 to 3 years, although there are some exceptions, such as for basal cell carcinoma.</p> <p><b>CI:</b> Most cancers are uninsurable, although there are some exceptions, such as for basal cell carcinoma. An exclusion may apply in some cases.</p> <p><b>DI:</b> Most cancers are uninsurable for the first 5 to 10 years depending on the type and staging of cancer, although there are some exceptions, such as for basal cell carcinoma. An exclusion may apply in some cases.</p>

# MEDICAL RISKS

HEALTH PROBLEMS	IMPORTANT ELEMENTS	UNDERWRITING REQUIREMENTS	POSSIBLE DECISION
<p><b>COPD</b></p> <p>Chronic obstructive pulmonary disease is a slowly progressive disease of the airways that is characterized by a gradual loss of lung function. Includes chronic bronchitis and emphysema.</p>	<p>Age at diagnosis</p> <p>Treatment</p> <p>Severity of symptoms</p> <p>Current status</p>	<p>Respiratory disorder questionnaire <b>(3907-00A)</b></p> <p>APS</p>	<p><b>Life: Mild-</b> standard rate to 175% rating.</p> <p><b>Moderate-</b> rating of 175% to 250%, with possible decline</p> <p><b>Severe-</b> usually decline</p> <p><b>CI:</b> Decision may vary from a rating of 150% to a decline, based on severity and smoking status.</p> <p><b>DI:</b> Decision may vary from a rating of 150% to a decline, based on severity and smoking status. May also offer exclusion.</p> <p>Smoker: Mild: Rating will increase Moderate to severe: Decline</p>
<p><b>Crohn's/Ulcerative Colitis</b></p> <p>Crohn's disease can result in inflammation in any part of the gastrointestinal tract.</p> <p>Ulcerative colitis is limited to the large intestine.</p>	<p>Type of disease/diagnosis if known</p> <p>Date of diagnosis</p> <p>Most recent attack (flare-up)</p> <p>Any weight loss secondary to disease</p> <p>Frequency and severity of attacks</p> <p>History of surgery, if any, with details</p> <p>Any time off work</p> <p>Current medication</p> <p>Date of last symptoms</p>	<p>Gastrointestinal disorder questionnaire <b>(3894-00A)</b></p> <p>APS for most cases</p>	<p><b>Life:</b> Mild cases of Crohn's/ulcerative colitis disease may be considered standard risk if over 2 years since diagnosis (minimal abdominal symptoms with no bowel obstruction, no significant weight loss or systemic symptoms, no hospitalization, no corticosteroid treatment, no surgery).</p> <p>All cases within 2 years of diagnosis will be rated moderate to severe.</p> <p>For moderate cases, minimum rating starts at 200% and may be reduced after 6 months from last flare-up/in remission.</p> <p>Severe cases will be considered after 6 months in remission; the rating would start at 300%. May likely be declined.</p> <p>Also, if surgery is performed, the applicant can be considered after 6 months post surgery.</p>

# MEDICAL RISKS

HEALTH PROBLEMS	IMPORTANT ELEMENTS	UNDERWRITING REQUIREMENTS	POSSIBLE DECISION
<p><b>Crohn's/Ulcerative Colitis</b> (continued)</p>			<p><b>CI:</b> All cases within 2 years of diagnosis will be rated as severe: decline or rating of 175% and an exclusion.</p> <p>After 2 years, a rating of 150% to 175% and an exclusion will apply in most cases.</p> <p>Severe cases with history of complications (anemia, arthritis, eye involvement, etc.) will be declined.</p> <p><b>DI:</b> Will not be considered until 2 years after diagnosis or surgery. Afterwards, rating varies from 150% after 5 years from diagnosis. May also be excluded.</p>
<p><b>Depression</b></p> <p>Mood disorder characterized by sadness, or loss of interest or pleasure in usual activities, difficulty concentrating, loss of energy and motivation.</p>	<p>Age at diagnosis</p> <p>Severity</p> <p>Any recurrence</p> <p>Date of last episode</p> <p>Type of treatment</p> <p>Any time off work or any hospitalization</p> <p>Any suicide attempt or suicidal thoughts</p>	<p>Psychological or nervous disorder questionnaire <b>(3900-00A)</b></p> <p>Possible APS</p>	<p><b>Life:</b> For mild/moderate cases, if diagnosed within 1 year, minimum rating of 150%. If over 1 year since diagnosis, may likely be standard risk.</p> <p>In all cases, if applicant is currently off work, we will postpone and may reconsider once the applicant has been working full time for a minimum period of 6 months.</p> <p>All severe cases may be considered after 1 year from diagnosis with a minimum rating of 200%.</p> <p><b>CI:</b> For mild/moderate cases, may likely be standard risk.</p> <p>All severe cases may be considered after 1 year from diagnosis with a minimum rating of 150%.</p> <p><b>DI: <u>Single episode:</u></b> For mild/moderate case, likely decline if onset less than 1 year ago. Afterwards, an exclusion may be considered.</p> <p><b>Chronic/recurrent episodes:</b> For mild/moderate cases, likely decline if last episode less than 1 year ago. Afterwards, rating and an exclusion may apply.</p> <p><b>For severe &amp; multiple episodes:</b> On case-by-case basis.</p>

# MEDICAL RISKS

HEALTH PROBLEMS	IMPORTANT ELEMENTS	UNDERWRITING REQUIREMENTS	POSSIBLE DECISION
<p><b>Depression (continued)</b></p>			<p>If currently on medications, exclusion will apply.</p> <p>History of suicide attempts could merit additional rating or a decline.</p>
<p><b>Diabetes</b></p> <p>Metabolic disorder characterized by chronic hyperglycemia from insulin deficiency or resistance or both.</p> <p><b>Type 1 diabetes:</b> Insulin-dependent diabetes.</p> <p><b>Type 2 diabetes:</b> Non-insulin dependent diabetes.</p> <p><b>Gestational diabetes:</b> Occurs during pregnancy.</p>	<p>Type of diabetes</p> <p>Age at diagnosis</p> <p>Details of treatment (include name of medication)</p> <p>Any history of complications related to diabetes (coma, vascular disorder, nephropathy, etc.)</p>	<p>Blood profile including A1C testing</p> <p>A urine microalbumine test may be requested</p> <p>Diabetes questionnaire <b>(3886-00A)</b></p> <p>Possible APS</p>	<p><b>Life:</b> For type 1 and type 2 diabetes, the rating depends on the age at onset, duration of disease and degree of control/compliance with treatment. Decision may vary from standard risk to a decline.</p> <p>With any complications such as heart disease, kidney disease, poor control or compliance, family history, eye and nerve disorders, the rating increases or the risk may become uninsurable.</p> <p><b>CI/DI:</b> All insulin-dependent diabetics of any age and non-insulin diabetics under the age of 39 would be uninsurable.</p> <p><b>CI:</b> Those taking oral medication or controlling their diabetes by diet and who are age 50 and over may be considered with a minimum rating of 175% to a decline.</p> <p><b>DI:</b> Those taking oral medication or controlling their diabetes with diet and who are age 40 and over may be considered with a minimum rating of 175% to a decline.</p> <p><b>DI:</b> If using over 20 units of insulin per day: decline.</p> <p><b>Gestational diabetes</b></p> <p><b>Life/CI:</b> May be considered standard risk if no complications.</p> <p><b>DI:</b> Could require complication of pregnancy exclusion.</p> <p>If currently pregnant – CI/DI: decline.</p>



# MEDICAL RISKS

HEALTH PROBLEMS	IMPORTANT ELEMENTS	UNDERWRITING REQUIREMENTS	POSSIBLE DECISION
<p><b>Drug Usage</b></p>	<p>Type and amount of drugs used            Any excessive alcohol consumption            Any treatment required            Any relapses            Reason for prescription if marijuana is for medicinal use.</p>	<p>Drug usage questionnaire (<b>3887-00A</b>)            Possibly an APS and a urinalysis</p>	<p><b>Life/CI/DI:</b> Current use of all illegal drugs except marijuana: Decline</p> <p>Will only consider those with stable personality and occupation.</p> <p>Marijuana (smoked or ingested) may be considered at non-smoker rates, provided it is not mixed with nicotine.</p> <p>Therapeutic or non-therapeutic marijuana use in vapor form may be considered at non-smoker rates subject to a negative nicotine test.</p> <p>Marijuana - standard to decline, depending on frequency.</p>
<p><b>Family History</b></p> <p>We consider the biological father, mother, brother and sister to be close biological family members.</p> <p>If an adopted person does not know his/her family history, he/she can answer NO to our family history questions.</p>	<p>Type of disease            Age of family members at onset of disease            Number of family members affected by same disease</p>	<p>APS</p>	<p><b>Life/CI/DI:</b> One (1) family member, living or deceased, who was diagnosed before age 60 with diabetes, cancer, stroke, heart trouble or a mental disorder are considered a standard risk.</p> <p>Two (2) family members or more, living or deceased, who were diagnosed before age 60 with the same condition among the following: diabetes, cancer, stroke, heart trouble, mental disorder that necessitated hospitalization or who committed suicide are generally considered at standard rates or with a small rating of 150%.</p> <p>One family member or more, living or deceased, who was diagnosed before age 60 with Huntington`s disease, polycystic kidney disease or any other hereditary disease – the decision will vary from standard to a decline. For CI/DI, an exclusion may also be applicable in certain cases.</p>
<p><b>Fibromyalgia</b></p> <p>Term used to describe a combination of various symptoms such as chronic muscular pain and fatigue.</p>	<p>Duration of disorder            Evidence of underlying mood disorder            Any time off work            Functional capacity</p>		<p><b>Life/CI:</b> If no depressive symptoms, well controlled, this condition may be considered at standard risk.</p> <p><b>DI:</b> All cases would be uninsurable.</p>



# MEDICAL RISKS

HEALTH PROBLEMS	IMPORTANT ELEMENTS	UNDERWRITING REQUIREMENTS	POSSIBLE DECISION
<p><b>Height and Weight (continued)</b></p>			<p><b>DI:</b> If rating for height and weight exceeds 225%, application will be declined. If weight was lost through surgery, applicant will only be considered 1 year after surgery.</p>
<p><b>Hepatitis</b> Inflammation of the liver that occurs as both acute and chronic hepatitis.</p>	<p>Type of hepatitis</p> <p>Date of diagnosis</p> <p>Details on current and past treatment</p> <p>Details on investigation (liver biopsy, ultrasound)</p> <p>Any history of alcohol or drug abuse</p>	<p>Blood profile with hepatitis screening.</p> <p>Possible APS</p>	<p><b>Life: Hepatitis A:</b> If complete recovery, may be considered standard risk.</p> <p><b>Hepatitis B:</b> Carriers with no active disease and acute hepatitis B, recovered with normal liver function tests, may be considered with small rating. Decision for chronic hepatitis B may vary from a rating of 175% to a decline.</p> <p><b>Hepatitis C:</b> May be considered if asymptomatic; however, most cases will be offered with a rating of 175% or higher. These cases are also frequently considered uninsurable.</p> <p><b>CI/DI:</b> On case-by-case basis. Decision varies from standard risk to a decline.</p>
<p><b>High Blood Pressure</b> Elevated blood pressure.</p>	<p>Date of diagnosis</p> <p>Treatments required</p> <p>Control of high blood pressure</p> <p>Last blood pressure reading and date if known</p>	<p>Vital signs or paramedical may be required.</p>	<p><b>Life/CI/DI:</b> Generally considered standard risk for blood pressure readings with values in the normal range and no co-morbid factors.</p>
<p><b>Kidney Failure</b> Loss of kidney function, including dialysis.</p>	<p>Date of diagnosis</p> <p>Underlying cause</p> <p>Details of treatment</p> <p>Any complications</p>	<p>APS</p>	<p><b>Life: Acute failure:</b> Fully recovered, no residual and over 1 year, usually standard risk.</p> <p><b>Chronic failure:</b> All cases declined.</p> <p><b>CI/DI:</b> On case-by-case basis; will only consider if acute, complete recovery with a minimum rating of 150%.</p>

# MEDICAL RISKS

HEALTH PROBLEMS	IMPORTANT ELEMENTS	UNDERWRITING REQUIREMENTS	POSSIBLE DECISION
<p><b>Lipids</b></p> <p>Elevated cholesterol.</p>	<p>Date of diagnosis</p> <p>Treatment required</p> <p>Status of control</p> <p>Last blood work and results if known</p>	<p>Blood profile may be requested.</p>	<p><b>Life/CI/DI:</b> Depending on the values/results of the blood profile, if well controlled, and no other significant health history: most likely considered standard risk.</p>
<p><b>Multiple Sclerosis</b></p> <p>Inflammatory demyelinating disease of the central nervous system.</p>	<p>Age at diagnosis</p> <p>Definite or possible diagnosis</p> <p>Current symptoms</p> <p>Date of last attack</p> <p>Frequency of attacks</p> <p>Details on treatment</p> <p>Complications, if any</p> <p>Degree of disability</p>	<p>APS</p>	<p><b>Life:</b> The rating will be based on years since onset of the disease as well as limitations of the insured. A rating of 150% and up should be expected.</p> <p><b>CI/DI:</b> Most likely exclusion offer or decline.</p>
<p><b>Musculoskeletal Disorders</b></p> <p>Disorders of joints or muscles, or arthritis, osteoarthritis, etc.</p> <p>Disorders such as back pain, neck pain, knee problems, shoulder problems.</p>	<p>Date of diagnosis</p> <p>Treatments needed including medication, physiotherapy, chiropractor, massage, etc.</p> <p>Date of last symptoms</p> <p>Any time off work</p>	<p>Back pain questionnaire <b>(3881-00A)</b></p> <p>Arthritis questionnaire <b>(4413-00A)</b></p> <p>Musculoskeletal disorders questionnaire <b>(5449-00A)</b></p>	<p><b>Life/CI:</b> Most likely standard risk depending on medication regimen.</p> <p><b>DI:</b> Most likely exclusion offer or decline.</p>

# MEDICAL RISKS

HEALTH PROBLEMS	IMPORTANT ELEMENTS	UNDERWRITING REQUIREMENTS	POSSIBLE DECISION
<p><b>Prescription Narcotics</b></p> <p>Narcotics used for pain control as prescribed by a doctor.</p>	<p>Reason for treatment</p> <p>Medication regimen</p> <p>Any time off work</p>	<p>APS</p>	<p><b>Life/CI:</b> Depending on whether any dependency is indicated, decision may vary from a rating of 150% to a decline.</p> <p><b>DI:</b> All cases would be uninsurable.</p>
<p><b>Rheumatoid Arthritis</b></p> <p>Rheumatoid arthritis (RA) is a chronic systemic disease characterized by inflammatory changes in joints and related structures causing pain, inflammation and stiffness of joints, often with disabling joint destruction, loss of function and disability.</p>	<p>Age at onset</p> <p>Medication/treatment regimen</p> <p>Time off work</p> <p>Occupation</p>	<p>Arthritis questionnaire (4413-00A)</p> <p>APS</p>	<p><b>Life/CI:</b> <u>Mild</u> rheumatoid arthritis, with no significant disability, no hospitalizations and treated with anti-inflammatory drugs will usually be approved with a minimum rating of 150%.</p> <p><b>Moderate</b> cases with more extensive joint involvement and mild disability may be approved with a rating in the range of 200% for life, depending on how active the disease is. CI will be declined.</p> <p><b>Severe:</b> Decision may vary from a rating of 250% to a decline for life. CI will be declined.</p> <p><b>DI:</b> Manual duties: decline</p> <p>No manual duties: Mild to moderate – rating of 150% and an exclusion. If severe: decline.</p>
<p><b>Sleep Apnea</b></p> <p>Common sleep disorder characterized by brief breathing interruptions during sleep.</p>	<p>Details of treatment</p> <p>Type of apnea (obstructive, mixed or central), if known</p> <p>Current severity of the condition</p> <p>Compliance with treatment</p> <p>Date of last sleep study</p>	<p>Possible APS</p>	<p><b>Life/CI:</b> Depending on the results of the sleep study, the decision may vary from standard to a rating of 250% if treated. The individual that is being treated and does not have any symptoms is usually standard. If untreated, the decision would be from standard a rating of 150% to a decline.</p> <p>If not compliant, no current sleep study or severe sleep apnea, we may decline or a higher rating may apply.</p> <p><b>DI:</b> Similar to life, maximum rating would be 150%; if higher, decline.</p> <p>Exclusion not applicable.</p>

# MEDICAL RISKS

HEALTH PROBLEMS	IMPORTANT ELEMENTS	UNDERWRITING REQUIREMENTS	POSSIBLE DECISION
<p><b>Smoking</b></p> <p>To be considered a non-smoker, the insured must not have used any substance or product containing tobacco, nicotine, or marijuana mixed with nicotine or used e-cigarettes in the 12 months preceding the application.</p>	<p>Frequency and number</p>	<p>No requirements.</p> <p>If request to change to non-smoker, will require declaration of insurability and urinalysis if amount is over \$500,000 or upon underwriter's request.</p>	<p><b>Life/CI/DI:</b> One cigar or less per month (maximum 12 per year) is considered non-smoker if the urinalysis is negative for nicotine. (This does not apply for cigarillos such as Colts)</p>
<p><b>Stroke/TIA</b></p> <p>Cerebrovascular disease affecting the blood vessels that supply the brain.</p>	<p>Age at time of episode</p> <p>Details of treatment</p> <p>Number of episodes</p> <p>Severity of neurological impairment</p> <p>Cause of the stroke/TIA</p>	<p>APS</p>	<p><b>Life:</b> Stroke and TIA rating depends on age at diagnosis and cause. Within one year of episode, we will postpone.</p> <p>Recurrent episodes of stroke, applicant will be declined.</p> <p><b>CI/DI:</b> All cases would be uninsurable.</p>

# NON MEDICAL RISKS

HEALTH PROBLEMS	IMPORTANT ELEMENTS	UNDERWRITING REQUIREMENTS	POSSIBLE DECISION
<p><b>Aviation</b></p>	<p>Private or commercial</p> <p>Type of aircraft flown</p> <p>Hours of experience</p>	<p>Aviation questionnaire <b>(3880-00A)</b></p>	<p><b>Life:</b> Commercial pilot: Major carriers are standard risk. Otherwise, rating can range from \$2.50 to \$5 per thousand.</p> <p>Private student pilots: Rating will differ depending on age of insured. Can range from \$2.50 to \$3.50 per thousand.</p> <p>Helicopter pilots are generally rated \$3.50 per thousand.</p>

# NON MEDICAL RISKS

HEALTH PROBLEMS	IMPORTANT ELEMENTS	UNDERWRITING REQUIREMENTS	POSSIBLE DECISION
<p><b>Aviation</b> (continued)</p>			<p><b>CI:</b> Private aviation pilots are generally considered with an exclusion. The decision for commercial pilots may vary from standard, to an exclusion, to a decline.</p> <p><b>DI:</b> Private aviation pilots are generally considered standard or with an exclusion. Commercial pilots are generally declined.</p>
<p><b>Bankruptcy and consumer proposal</b></p>	<p>Income Net worth</p>	<p>Financial questionnaire <b>(3890-00A)</b></p>	<p><b>Life/CI:</b> Discharged from bankruptcy: standard risk.</p> <p><b>Consumer proposal or not discharged from bankruptcy:</b> Individual consideration; we may consider a maximum insurance amount of \$250,000.</p> <p><b>DI:</b> Discharged from bankruptcy: standard risk Not discharged from bankruptcy: decline</p>
<p><b>Citizenship</b> Country of birth versus current citizenship status.</p>	<p>Country of origin (place of birth) Date of arrival in Canada Resident status Current occupation</p>	<p>Questionnaire for individuals without permanent resident status in Canada <b>(5225-00A)</b> Copy of their work permit or immigration papers. Paramedical and blood profile including hepatitis B, C screening if applicant has been in Canada for less than 1 year.</p>	<p><b>Life/CI/DI:</b> Landed immigrant, all cases standard risk.</p> <p>Work permit holders, nannies, students, etc.: on case-by-case basis for life insurance, CI rider and Critical Protection. Please refer to the underwriting guidelines for individuals without permanent resident status in Canada <b>(5453-00A)</b></p> <p><b>DI :</b> decline</p>
<p><b>Criminal Activity</b></p>	<p>Age Date and nature of the criminal act(s) or violation(s) of any law Date of discharge</p>	<p>Criminal activity questionnaire <b>(5337-00A)</b></p>	<p><b>Life/CI/DI:</b> Trial or investigation pending: will be declined.</p> <p>Will only consider less serious crimes 2 years after probation completed, on case-by-case basis.</p>

# NON MEDICAL RISKS

HEALTH PROBLEMS	IMPORTANT ELEMENTS	UNDERWRITING REQUIREMENTS	POSSIBLE DECISION
<b>Driving record</b>	Number of infractions Type of infractions Severity of infractions Any driving suspension	Driving questionnaire <b>(4018-00A)</b> Driving record may be required	<p><b>Life/CI/DI:</b> Rating dependent on current age, severity and number of infractions.</p> <p>2 or more impaired driving charges: decline if last DUI is less than 5 years ago or license currently suspended.</p> <p>Currently has Ignition Interlock System: decline.</p> <p>Single impaired driving with no other violation: may be considered standard risk 1 year after violation.</p> <p><b>CI/DI:</b> If life, rating is \$3/\$1,000 or less; CI may likely be standard risk and DI may be considered with rating of 150%.</p> <p>Otherwise, CI/DI will be declined.</p>
<b>Financial Underwriting</b> Justifiable amount of insurance versus salary.		Financial questionnaire <b>(3890-00A)</b>	<p><b>Life/CI/DI:</b> If you have given enough information about why the insurance is being applied for, how the amount was determined and attach supporting documentation (financial statements and letters from accountants), you will reduce the number of questions the underwriter has and increase the likelihood of approval.</p> <p>On case-by-case basis.</p>
<b>Foreign Travel</b>	Country or countries being traveled to Date Duration Purpose of travel	Foreign travel and residency questionnaire <b>(3893-00A)</b>	<p><b>Life/CI:</b> Some countries may be considered standard risk.</p> <p>Some countries may be considered with a rating or uninsurable. However, we may consider with an exclusion rider if not related to the applicant's occupation.</p> <p><b>DI:</b> No rating but may exclude specific country or all foreign travel outside Canada or USA.</p>



# NON MEDICAL RISKS

HEALTH PROBLEMS	IMPORTANT ELEMENTS	UNDERWRITING REQUIREMENTS	POSSIBLE DECISION
<p><b>Hazardous sports or activities</b></p>	<p>Type of sports or activities*</p> <p>Purpose: Pleasure or competition</p> <p>Status: amateur or professional</p> <p>Frequency</p> <p>Injuries</p> <p>Future intentions</p> <p>*Sports or activities such as (but not limited to): scuba diving, rock climbing, mountaineering, parachuting/sky diving, ballooning/hang gliding/ultralight, extreme snow skiing (backcountry skiing, heliskiing), backcountry snowmobiling, motor sports racing such as: power boat, snowmobile, motorcycle or automobile.</p>	<p>Hazardous sports and activities questionnaire (4885-00A)</p>	<p><b>Life/CI/DI:</b> Sports and activities for fun are generally considered standard except for the sports or activities mentioned*.</p> <p><b>CI/DI:</b> Possible offers are standard, exclusion or decline. No offer with rating possible.</p> <p><b>Life:</b> Some sports or activities for fun may be more at risk, for example: skydiving and the decision can range from \$2.50 per \$1,000 to an exclusion to a decline.</p> <p><b>Life:</b> Some competitive sports can be accepted standard. Many are generally accepted with a rating that can range from \$2.50 to \$10.00 per \$1,000 to an exclusion to a decline.</p> <p><b>CI/DI:</b> Some competitive sports can be accepted standard. Many are generally accepted with a rating that can range from \$2.50 to \$10.00 per \$1,000 to an exclusion to a decline.</p> <p><b>Life/CI/DI:</b> Persons who have ceased the activity for a minimum of two (2) years and who do not intend to do so again in the future can generally be accepted as standard. However, if the person participates in other dangerous activities, the cases are the subject of an individual study.</p> <p>Certain medical conditions may warrant an exclusion, for example: coronary artery disease and scuba diving.</p> <p><b>Examples:</b></p> <p>Ski mountaineering: amateur or professional are generally accepted standard for life and CI. However, for DI, an exclusion applies.</p> <p><b>Parachuting:</b> competitive jumps and jumps without high risk (example: no blade running) are generally accepted at 2.50\$ per thousand for life, and exclusion for CI and DI.</p> <p><b>Jumps with blade running/canopy piloting:</b> decline for life, CI and DI.</p>

# NON MEDICAL RISKS

HEALTH PROBLEMS	IMPORTANT ELEMENTS	UNDERWRITING REQUIREMENTS	POSSIBLE DECISION
<p><b>Occupation</b></p>	<p>Specific job duties</p>		<p><b>Life/CI:</b> Most occupations are standard risk. Ratable occupations usually include those associated with a dangerous location (i.e. loggers, steelworkers and underground miners) or the use of hazardous materials (i.e. asbestos, explosives and nuclear material).</p> <p>No exclusion is available because the applicant would be spending a significant amount of time working.</p> <p>Occupational ratings are expressed as flat extras (i.e. starting at \$2.50 per thousand, excluding CI, as flat extra ratings are unavailable).</p> <p><b>DI:</b> No rating or exclusion available. Likely decline.</p>

# HEIGHT AND WEIGHT TABLES FOR CHILDREN AND ADULTS

(With the exception of our Simplified issue products (Platinum Protection, Golden Protection Elite, Golden Protection and Silver Protection), even if the height and weight exceed the values specified in the table, this does not mean that the applicant will automatically be rated or declined.)

## Current age – 15 days to 23 months

Table for Youth Plus and ParPlus Junior

AGE IN MONTHS	HEIGHT				WEIGHT			
	in		cm		lb		kg	
	Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.
15 days – 1 mo.	19	24	48	61	5	14	2	6
2	20	26	51	66	6	17	3	8
3	21	28	53	71	8	20	4	9
4	22	29	56	74	9	22	4	10
5	23	31	58	79	10	25	5	11
6-8	23	33	61	84	11	29	5	13
9-11	24	35	64	89	13	32	6	15
12-14	26	37	66	94	14	35	6	16
15-17	27	38	69	97	16	38	7	17
18-20	28	40	71	102	18	44	8	20
21-23	29	42	74	107	19	50	9	23

## Current age – 2 to 4 years of age

Table for Youth Plus and ParPlus Junior

HEIGHT		WEIGHT				HEIGHT		WEIGHT			
ft/in	cm	lb		kg		ft/in	cm	lb		kg	
		Min.	Max.	Min.	Max.			Min.	Max.	Min.	Max.
2'6"	76	19	39	9	18	3'1"	94	25	56	11	25
2'7"	79	19	41	9	19	3'2"	97	26	59	12	27
2'8"	81	20	43	9	20	3'3"	99	27	62	12	28
2'9"	84	20	45	9	20	3'4"	102	29	65	13	30
2'10"	86	21	47	10	21	3'5"	104	30	67	14	30
2'11"	89	22	50	10	23	3'6"	107	31	69	14	31
3'0"	91	24	53	11	24	3'7"	109	32	71	15	32

## Current age – 5 to 8 years of age

Table for Youth Plus and ParPlus Junior

HEIGHT		WEIGHT				HEIGHT		WEIGHT			
ft/in	cm	lb		kg		ft/in	cm	lb		kg	
		Min.	Max.	Min.	Max.			Min.	Max.	Min.	Max.
3'2"	97	27	60	12	27	4'0"	122	46	92	21	42
3'3"	99	29	63	13	29	4'1"	124	48	95	22	43
3'4"	102	30	66	14	30	4'2"	127	50	99	23	45
3'5"	104	32	69	15	31	4'3"	130	52	102	24	46
3'6"	107	34	73	15	33	4'4"	132	54	106	25	48
3'7"	109	36	76	16	35	4'5"	135	56	109	25	49
3'8"	112	38	79	17	36	4'6"	137	58	113	26	51
3'9"	114	40	82	18	37	4'7"	140	60	116	27	53
3'10"	117	42	85	19	39	4'8"	142	62	120	28	54
3'11"	119	44	89	20	40						

## Current age – 9 to 11 years of age

Table for Youth Plus and ParPlus Junior

HEIGHT		WEIGHT				HEIGHT		WEIGHT			
ft/in	cm	lb		kg		ft/in	cm	lb		kg	
		Min.	Max.	Min.	Max.			Min.	Max.	Min.	Max.
3'8"	112	35	77	16	35	4'6"	137	60	118	27	54
3'9"	114	37	81	17	37	4'7"	140	62	123	28	56
3'10"	117	40	85	18	39	4'8"	142	65	127	30	58
3'11"	119	42	89	19	40	4'9"	145	67	131	30	59
4'0"	122	5	93	20	42	4'10"	147	70	135	32	61
4'1"	124	47	97	21	44	4'11"	150	72	139	33	63
4'2"	127	50	102	23	46	5'0"	152	75	144	34	65
4'3"	130	52	106	24	48	5'1"	155	77	148	35	67
4'4"	132	55	110	25	50	5'2"	157	80	152	36	69
4'5"	135	57	114	26	50	5'3"	160	83	157	38	71

## Current age – 12 to 14 years of age

Table for Youth Plus and ParPlus Junior

HEIGHT		WEIGHT				HEIGHT		WEIGHT			
ft/in	cm	lb		kg		ft/in	cm	lb		kg	
		Min.	Max.	Min.	Max.			Min.	Max.	Min.	Max.
4'4"	132	54	112	25	51	5'3"	160	87	167	39	76
4'5"	135	57	117	26	53	5'4"	163	91	172	41	78
4'6"	137	60	122	27	55	5'5"	165	94	177	43	80
4'7"	140	63	127	29	58	5'6"	168	97	183	44	83
4'8"	142	66	132	30	60	5'7"	170	100	188	45	85
4'9"	145	69	137	31	62	5'8"	173	103	193	47	88
4'10"	147	72	142	33	64	5'9"	175	106	198	48	90
4'11"	150	81	147	34	67	5'10"	178	109	203	49	92
5'0"	152	84	152	35	69	5'11"	180	113	208	51	94
5'1"	155	87	157	37	71	6'0"	183	117	213	53	97
5'2"	157	91	162	38	74	6'1"	185	120	219	54	99

## Current age – 15 to 75 years of age

Table for Youth Plus, FlexTerm, ParPlus, ParPlus Junior, Essential Whole Life and Critical Protection

HEIGHT		WEIGHT		HEIGHT		WEIGHT		HEIGHT		WEIGHT	
ft/in	cm	lb	kg	ft/in	cm	lb	kg	ft/in	cm	lb	kg
4'10"	147	158	72	5'6"	168	205	93	6'2"	188	256	116
4'11"	150	163	74	5'7"	170	210	95	6'3"	191	264	120
5'0"	152	169	77	5'8"	173	216	98	6'4"	193	271	123
5'1"	155	174	79	5'9"	175	224	102	6'5"	196	277	126
5'2"	157	182	83	5'10"	178	229	104	6'6"	198	285	129
5'3"	160	188	85	5'11"	180	235	107	6'7"	201	293	133
5'4"	163	193	88	6'0"	183	242	110	6'8"	203	299	136
5'5"	165	198	90	6'1"	185	250	114	6'9"	203	308	140

## Current age – 18 to 85 years of age

Table for Platinum Protection Whole Life, Platinum Protection Term, Golden Protection Elite Whole Life and Golden Protection Elite Term

HEIGHT		WEIGHT		HEIGHT		WEIGHT	
ft/in	cm	lb	kg	ft/in	cm	lb	kg
4'10"	147	192	87	5'10"	178	278	126
4'11"	150	198	90	5'11"	180	286	130
5'0"	152	205	93	6'0"	183	294	133
5'1"	155	212	96	6'1"	185	302	137
5'2"	157	219	99	6'2"	188	310	141
5'3"	160	226	103	6'3"	191	318	144
5'4"	163	233	106	6'4"	193	326	148
5'5"	165	240	109	6'5"	196	334	151
5'6"	168	247	112	6'6"	198	342	155
5'7"	170	254	115	6'7"	201	350	159
5'8"	173	262	119	6'8"	203	358	162
5'9"	175	270	122	6'9"	206	366	166

## Current age – 40 to 85 years of age

Table for Golden Protection

HEIGHT		WEIGHT		HEIGHT		WEIGHT	
ft/in	cm	lb	kg	ft/in	cm	lb	kg
4'10"	147	206	93	5'10"	178	296	134
4'11"	150	213	97	5'11"	180	304	138
5'0"	152	220	100	6'0"	183	312	142
5'1"	155	227	103	6'1"	185	321	146
5'2"	157	234	106	6'2"	188	330	150
5'3"	160	241	109	6'3"	191	339	154
5'4"	163	248	112	6'4"	193	348	158
5'5"	165	256	116	6'5"	196	357	162
5'6"	168	264	120	6'6"	198	366	166
5'7"	170	272	123	6'7"	201	375	170
5'8"	173	280	127	6'8"	203	384	174
5'9"	175	288	131	6'9"	206	393	178

## Current age – 40 to 85 years of age

Table for Silver Protection

HEIGHT		WEIGHT		HEIGHT		WEIGHT	
ft/in	cm	lb	kg	ft/in	cm	lb	kg
4'10"	147	236	107	5'10"	178	339	154
4'11"	150	244	110	5'11"	180	349	158
5'0"	152	252	114	6'0"	183	359	163
5'1"	155	260	118	6'1"	185	369	167
5'2"	157	268	122	6'2"	188	379	172
5'3"	160	276	125	6'3"	191	389	176
5'4"	163	285	129	6'4"	193	399	181
5'5"	165	294	133	6'5"	196	409	186
5'6"	168	303	137	6'6"	198	419	190
5'7"	170	312	142	6'7"	201	429	195
5'8"	173	321	146	6'8"	203	439	199
5'9"	175	330	150	6'9"	206	449	204

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