



LIFE
INSURANCE

Access Life

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).

1

Qualify your client

Fast and easy pre-qualification

Step 1 | Deferred

Permanent protection (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 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 protection (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

Step 3 | Immediate Plus

Permanent protection (L100)

Term protections (T15, T20, T25)

Maximum \$500,000

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?

Once your client is qualified, complete the application process within minutes...

EVO

Experience driven

- Fast and easy pre-qualifying questionnaire
- Complete the application process within minutes using EVO
- Deliver your client's contract and receive your compensation within a week

Quick reference guide

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



Medical conditions

Medical conditions	Guaranteed Access	Deferred	Deferred Plus	Immediate Plus
AIDS or HIV	✓	✗	✗	✗
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 3 years, based on conditions in question 3a of step 2
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

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	✓	✓	✓	✓

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: Face amount starting at issue

Deferred and Deferred Plus

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

Immediate Plus

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

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INVESTED IN YOU.