

# Simplified Issue

Offered at standard rates

Quick issue, no delay  
immediate approval

No medical examination,  
no fluids, no underwriting

Eligibility questionnaires  
available at [uvinsurance.ca/simplified](http://uvinsurance.ca/simplified)



**Express**

Amounts up to \$150,000

## Products for children | 9 eligibility questions

### Permanent Life Insurance

Adaptable	15 days to age 15	\$10,000 to \$150,000
Whole Life High Values		

### Life Insurance and Critical illness

Juvenile 30/100	15 days to age 15	\$100,000 \$ (life) + \$10,000 (critical illnesses)
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## Products for adults | 15 eligibility questions

### Term Life Insurance

T-10   T-15	Ages 18 to 65	\$25,000 to \$150,000
T-20	Ages 18 to 65	\$10,000 to \$150,000
T-25	Ages 18 to 60	
T-30	Ages 18 to 55	

**+ Credit Insurance Rider**  
**2 years**  
Ages 18 to 55

### Permanent Life Insurance

Adaptable	Ages 16 to 75	\$10,000 to \$150,000
Whole Life High Values		
Whole Life Pay to 100	Ages 18 to 65	

**+ Credit Insurance Rider**  
**2 years**  
Ages 18 to 55



**Immediate**

Amount of \$150,001 and more

## Products for adults | 25 eligibility questions

### Term Life Insurance

T-10   T-15   T-20   T-25   T-30	Ages 18 to 45	\$150,001 to \$499,999
	Ages 46 to 55	\$150,001 to \$350,000
T-10   T-15   T-20	Ages 56 to 65	\$150,001 to \$250,000
T-25	Ages 56 to 60	\$150,001 to \$250,000

**+ Credit Insurance Rider**  
**2 and 5 years**  
Ages 18 to 55

It is possible to offer a combined protection comprised of a base of permanent life insurance with additional term life insurance coverage if the following two criteria are met:

1. The total amount of insurance does not exceed the limits of the Immediate
2. Permanent life insurance is up to \$150,000

# Regular Underwriting

Traditional underwriting process with the help of an underwriter.



## Regular

For amounts of insurance exceeding the limits of our simplified issue

### Products for children

Permanent Life Insurance		
Adaptable	15 days to age 15	\$150,00 and more
Whole Life High Values		
Critical illness Insurance		
AdapCI Juvenile	30 days to age 15	\$25,000 and more

### Products for adults

Term Life Insurance			+ Credit Insurance Rider 2 and 5 years Ages 18 to 55
T-10   T-15   T-20   T-25   T-30	Ages 18 to 45	\$500,000 and more	
	Ages 46 to 55	\$350,001 and more	
T-10   T-15   T-20   T-25	Ages 56 to 60	\$250,001 and more	+ Credit Insurance Rider 2 and 5 years Ages 18 to 55  To age 65 Ages 18 to 60
T-10   T-15   T-20	Ages 61 to 65		
Permanent Life Insurance			+ Credit Insurance Rider 2 and 5 years Ages 18 to 55  To age 65 Ages 18 to 60
Adaptable	Ages 16 to 75	\$150,001 and more	
Whole Life High Values			
Whole Life Pay to 100	Ages 18 to 65		
Critical illness Insurance			
AdapCI	Ages 16 to 65	\$10,000 and more	