

# FAST & FULL UNDERWRITING REQUIREMENTS

Age (age nearest)	Amount	Requirement
0 - 17	0 to 3,000,000	EHQ or PHI
	3,000,001 and up	EHQ or PHI, FQ
18 - 40	0 to 1,000,000	EHQ or PHI
	1,000,001 to 2,000,000	<ul style="list-style-type: none"> <li>• Standard: EHQ or PHI</li> <li>• Preferred/Elite*: PHI &amp; Vitals**, BP</li> </ul>
	2,000,001 to 3,000,000	PHI & Vitals**, BP
41 - 45	3,000,001 and up	PHI & Vitals**, BP, MVR, FQ
	0 to 1,000,000	EHQ or PHI
	1,000,001 to 2,000,000	<ul style="list-style-type: none"> <li>• Standard: EHQ or PHI</li> <li>• Preferred/Elite*: PHI &amp; Vitals**, BP</li> </ul>
46 - 50	2,000,001 to 3,000,000	PHI & Vitals**, BP
	3,000,001 to 5,000,000	PHI & Vitals**, BP, MVR, FQ
	5,000,001 to 10,000,000	PHI & Vitals**, BP, MVR, ECG, FQ
	10,000,001 and up	PHI & Vitals**, BP, MVR, TM, FQ
	0 to 1,000,000	EHQ or PHI
51 - 55	1,000,001 to 2,000,000	<ul style="list-style-type: none"> <li>• Standard: EHQ or PHI</li> <li>• Preferred/Elite*: PHI &amp; Vitals**, BP</li> </ul>
	2,000,001 to 3,000,000	PHI & Vitals**, BP
	3,000,001 to 5,000,000	PHI & Vitals**, BP, MVR, FQ
	5,000,001 to 10,000,000	PHI & Vitals**, BP, MVR, ECG, FQ
	10,000,001 and up	PHI & Vitals**, BP, MVR, TM, FQ
56 - 60	0 to \$300,000	EHQ or PHI
	\$300,001 to 3,000,000	PHI & Vitals**, BP
	3,000,001 to 5,000,000	PHI & Vitals**, BP, MVR, FQ
	5,000,001 to 10,000,000	PHI & Vitals**, BP, MVR, ECG, FQ
	10,000,001 and up	PHI & Vitals**, BP, MVR, TM, FQ
61 - 65	0 to 249,999	EHQ or PHI
	250,000 to 3,000,000	PHI & Vitals**, BP
	3,000,001 to \$5,000,000	PHI & Vitals**, BP, MVR, FQ
	5,000,001 to 10,000,000	PHI & Vitals**, BP, MVR, ECG, FQ
	10,000,001 and up	PHI & Vitals**, BP, MVR, TM, FQ
66 - 70	0 to 99,999	PHI
	100,000 to 3,000,000	PHI & Vitals**, BP
	3,000,001 to 5,000,000	PHI & Vitals**, BP, MVR, ECG, FQ
	5,000,001 and up	PHI & Vitals**, BP, MVR, TM, FQ
71 - 75	0 to 99,999	PHI
	100,000 to 3,000,000	PHI & Vitals**, BP
	3,000,001 and up	PHI & Vitals**, BP, MVR, TM, FQ
76 - 80	0 to 250,000	PHI & Vitals**, BP
	250,001 to 3,000,000	PHI & Vitals**, BP, ECG
	3,000,001 and up	PHI & Vitals**, BP, MVR, TM, FQ

\*Available for Solution 10, 20, 25, 30 ONLY \*\*Personal History Tele-interview with vitals can be replaced by a Paramedical

## Legend

PHI	Personal History Tele-interview	BP	Blood Profile	FQ	Financial Questionnaire
Vitals	Vitals	ECG	Electrocardiogram	MVR	Motor Vehicle Report
UHIV	Urine HIV	TM	Treadmill Stress ECG	PM	Paramedical

# FAST & FULL UNDERWRITING REQUIREMENTS

For Fast & Full applications **ALL** requirements are automatically ordered by Empire Life on your behalf. Empire Life will order the requirements based on your choice of vendor, Dynacare Insurance Solutions or ExamOne.

For inquiries on status updates, please contact the Business Centre at [www.empire.ca/advisor](http://www.empire.ca/advisor) or call our Customer Service Team at 1 800 536-7683.

Underwriting requirements are on based the amount of any life insurance issued in the last six months by Empire Life.

If an MVR is required, include a valid driver's license number in the Issue Instructions on the Advisor Report.

In Alberta if an MVR is requested/required, the Life Insured must obtain their own MVR and submit it to Empire Life.

Quebec & British Columbia residents require a special MVR authorization. You must submit the applicable MVR authorization to Empire Life. These authorization forms are located on the Empire Advisor website under [www.empire.ca/advisor/Support/Underwriting/Questionnaires-forms](http://www.empire.ca/advisor/Support/Underwriting/Questionnaires-forms).

Above \$3,000,000 we require a completed Personal or Business Financial Questionnaire. These questionnaires are located on the Empire Advisor website under [www.empire.ca/advisor/Support/Underwriting/Questionnaires-forms](http://www.empire.ca/advisor/Support/Underwriting/Questionnaires-forms).

APS & Inspection Reports will now be ordered at the discretion of the underwriter.

To avoid delays in issuing the contract, please include the Physician or Clinic information on the Life Insured(s) page in Fast & Full.

Other helpful information to submit would be: cover letter, financial statements or completed needs analysis. For additional tips refer to our **Financial Underwriting Guidelines** located on the Empire Advisor website under [www.empire.ca/advisor/support/underwriting](http://www.empire.ca/advisor/support/underwriting).

Medical requirements completed in the past 12 months can usually be accepted subject to a current Personal History Tele-Interview or Fast & Full Health Questionnaire (eApp). If a medshare is possible, please indicate in the Issue Instructions on the Advisor Report which company would have the medical requirements and a policy number if available.

New Residents: Refer to the **Guidelines for Immigrants** guide located on the Empire Advisor website under [www.empire.ca/advisor/support/underwriting](http://www.empire.ca/advisor/support/underwriting).

Guaranteed Insurability: Multiply each GI unit by \$2000 to determine evidence requirements.

The maximum amount of waiver of premium for other life plans is \$2,000/month or \$24,000/yr.

No Trial or Optional policies allowed in Fast & Full.

As per Empire Life's normal underwriting process for new applications, additional underwriting requirements may be required based on the information submitted in the application. Also, a number of new applications will be selected for additional underwriting requirements (including fluid tests) based on our random selection and predictive analytics algorithms. All life insurance applications with coverage amounts between \$500,000 and \$2,000,000 for life insureds aged 18-50 may be considered for additional underwriting requirements.

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**The Empire Life Insurance Company**

259 King Street East, Kingston, ON K7L 3A8

**Insurance & Investments – Simple. Fast. Easy.®**  
[empire.ca](http://empire.ca) [info@empire.ca](mailto:info@empire.ca) 1 877 548-1881

