

UNDERWRITING REQUIREMENTS: WHAT ARE THEY?

Age and amount requirements

Disability insurance and overhead expenses insurance requirements

A For disability insurance coverage (Superior Program and/or Universal Loan Insurance), add up all amounts of insurance currently under review and in force for the last 12 months.

B For overhead coverage (Superior Program), add up all insurance amounts currently under review and in force during the last 12 months.

Use the highest amount between A and B to determine the requirements according to this table.

AMOUNTS	AGE		
	18-40	41-50	51+
\$0 - \$2,000	— Declaration of insurability	— Declaration of insurability	— Phone interview
\$2,001 - \$4,000	— Phone interview	— Phone interview	— Phone interview
\$4,001 - \$5,000	— Phone interview	— Phone interview	— Phone interview — Vital signs — Blood profile and urine HIV — Attending physician's statement
\$5,001 - \$6,000	— Phone interview	— Phone interview — Vital signs — Blood profile & urine HIV	— Phone interview — Vital signs — Blood profile and urine HIV — Attending physician's statement
\$6,001 - \$6,999	— Phone interview — Vital signs — Blood profile and urine HIV	— Phone interview — Vital signs — Blood profile and urine HIV	— Phone interview — Vital signs — Blood profile and urine HIV — Attending physician's statement
\$7,000 and more	— Phone interview — Vital signs — Blood profile and urine HIV — Investigation report	— Phone interview — Vital signs — Blood profile and urine HIV — Investigation report	— Phone interview — Vital signs — Blood profile and urine HIV — Attending physician's statement — Investigation report

Immigrants with less than 1 year residency in Canada:

- Ages 18-50 up to \$1,000/month = Declaration of Insurability
- For Older Ages and/or Higher Face Amounts = Phone Interview, Blood Profile and Vitals

Additional note:

Phone Interview and Vitals can be replaced by Paramedical Exam.

Life insurance requirements

AMOUNTS	AGE						
	0-14	15-50	51-55	56-60	61-65	66-69	70+
\$0 - \$99,999	— Declaration of insurability	— Declaration of insurability	— Declaration of insurability	— Declaration of insurability	— Phone interview	— Phone interview — Vital signs — Blood profile and urine HIV	— Declaration of insurability — Attending physician's statement
\$100,000 - \$300,000	— Declaration of insurability	— Declaration of insurability	— Declaration of insurability •	— Declaration of insurability •	— Phone interview — Vital signs — Blood profile and urine HIV	— Phone interview — Vital signs — Blood profile and urine HIV	— Phone interview — Vital signs — Blood profile and urine HIV — Attending physician's statement
\$301,000 - \$499,999	— Declaration of insurability	— Declaration of insurability	— Declaration of insurability •	— Phone interview — Vital signs — Blood profile and urine HIV	— Phone interview — Vital signs — Blood profile and urine HIV	— Phone interview — Vital signs — Blood profile and urine HIV	— Phone interview — Vital signs — Blood profile and urine HIV — Attending physician's statement
\$500,000	— Declaration of insurability	— Declaration of insurability •	— Declaration of insurability •	— Phone interview — Vital signs — Blood profile and urine HIV	— Phone interview — Vital signs — Blood profile and urine HIV	— Phone interview — Vital signs — Blood profile and urine HIV — Attending physician's statement	— Phone interview — Vital signs — Blood profile and urine HIV — Attending physician's statement
\$500,001 - \$2,000,000	— Déclaration d'assurabilité	— Declaration of insurability •	— Phone interview — Vital signs — Blood profile and urine HIV	— Phone interview — Vital signs — Blood profile and urine HIV	— Phone interview — Vital signs — Blood profile and urine HIV	— Phone interview — Vital signs — Blood profile and urine HIV — Attending physician's statement	— Phone interview — Vital signs — Blood profile and urine HIV — Attending physician's statement

• Predictive analytics is run by iA. In most cases, only the Declaration of Insurability will be requested. However, additional requirements may be required depending on the predictive analytics results.

Immigrants with less than 1 year residency in Canada:

- Ages 18-50 up to \$1,000/month = Declaration of Insurability
- For Older Ages and/or Higher Face Amounts = Phone Interview, Blood Profile and Vitals

Additional note:

Phone Interview and Vitals can be replaced by Paramedical Exam.

INVESTED IN YOU.

iA Financial Group is a business name and trademark of
Industrial Alliance Insurance and Financial Services Inc.

1-844-442-4636

ia.ca

FI3-166A-6(22-04) ACC