

REQUIREMENTS – Life Insurance

APS: Attending physician statement

MVR: Motor vehicle report

GI: Guaranteed insurability

WPDIs: Waiver of premiums in case of the applicant's disability

CID: Contribution in the event of insured's disability

CAD: Contribution in the event of applicant's disability

Age	0 \$99,999	\$100,000 \$300,000	\$300,001 \$499,999	\$500,000	\$500,001 \$2,000,000	\$2,000,001 \$3,000,000	\$3,000,001 \$5,000,000	\$5,000,001 and more
0-14	Declaration of insurability	Declaration of insurability	Declaration of insurability	Declaration of insurability	Declaration of insurability	Phone interview APS	Phone interview APS	Phone interview APS Inspection report
15-50	Declaration of insurability *	Declaration of insurability *	Declaration of insurability *	Declaration of insurability * ■	Declaration of insurability * ■	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile APS MVR	Phone interview Vital signs Blood profile APS, MVR Inspection report
51-55	Declaration of insurability *	Declaration of insurability * ■	Declaration of insurability * ■	Declaration of insurability * ■	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile APS MVR	Phone interview Vital signs Blood profile APS, MVR Inspection report
56-60	Declaration of insurability *	Declaration of insurability * ■	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile APS MVR	Phone interview Vital signs Blood profile APS, MVR Inspection report
61-65	Phone interview	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile APS MVR	Phone interview Vital signs Blood profile APS, MVR Inspection report
66-69	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile APS	Phone interview Vital signs Blood profile APS	Phone interview Vital signs Blood profile APS	Phone interview Vital signs Blood profile APS MVR	Phone interview Vital signs Blood profile APS, MVR Inspection report
70 or older	Declaration of insurability APS	Phone interview Vital signs Blood profile APS	Phone interview Vital signs Blood profile APS	Phone interview Vital signs Blood profile APS	Phone interview Vital signs Blood profile APS	Phone interview Vital signs Blood profile APS	Phone interview Vital signs Blood profile APS MVR	Phone interview Vital signs Blood profile APS, MVR Inspection report

Immigrants with less than 1 year residency in Canada:

— Ages 0-60 up to \$100,000 = Declaration of Insurability

— For Older Ages and/or Higher Face Amounts = Phone Interview, Blood Profile and Vitals

GI: Add the GI amount to the insurance requested to determine the requirements.

Blood Profile: Includes Urine.

Phone Interview and Vitals can be replaced by Paramedical Exam.

APS, MVR, and Inspection Reports: Are ordered by the underwriter.

iA reserves the right: To request any test or report deemed necessary to underwrite your client regardless of plan type, coverage amount or age.

* **Disability (DI):** DI Credit Rider, WPDIs or CID/CAD.

When DI benefit, WP benefit or Annuity benefit is more than \$2,000/month require: Phone Interview.

■ **Predictive Analytics** is performed by iA. In most cases, only the Declaration of Insurability will be required. However, additional requirements may be needed depending on results of the predictive analysis.

Stacking: Underwriting requirements are determined based on total amount of life insurance pending and Inforce in the last 12 months.

LIFE + CRITICAL ILLNESS Combo

Critical Illness requirements take precedence over life requirements for:

— Ages 15-40 when Critical Illness amounts > \$250,000

— Ages 41-50 when Critical Illness amounts > \$200,000

— Ages 51-60 for any Critical Illness amounts

REQUIREMENTS - Critical Illness Insurance

Age	0 \$99,999	\$100,000 \$200,000	\$200,001 \$250,000	\$250,001 \$500,000	\$500,001 \$3,000,000
0-14	Declaration of insurability	Declaration of insurability	Declaration of insurability	Declaration of insurability	
15-17	Declaration of insurability	Declaration of insurability	Declaration of insurability	Phone interview Vital signs Blood profile	
18-40	Declaration of insurability *	Declaration of insurability *	Declaration of insurability	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile
41-50	Declaration of insurability *	Declaration of insurability *	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile
51-65	Phone interview	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile

Immigrants with less than 1 year residency in Canada: Phone Interview, Blood Profile and Vitals

Increased Benefit Rider: Increase the Critical Illness amount by 50% to determine the requirements.

Blood Profile: Includes Urine.

Phone Interview and Vitals can be replaced by Paramedical Exam.

ia reserves the right: to request any test or report deemed necessary to underwrite your client regardless of plan type, coverage amount or age.

***Disability (DI):** WPDIs

When the premium to be waived is more than \$2,000/month, a phone interview is required.

LIFE + CRITICAL ILLNESS Combo

Critical Illness requirements take precedence over life requirements for:

- Ages 15-40 when Critical Illness amounts > \$250,000
- Ages 41-50 when Critical Illness amounts > \$200,000
- Ages 51-60 for any Critical Illness amounts

INVESTED IN YOU.