

## 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
<b>0-14</b>	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
<b>15-50</b>	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
<b>51-55</b>	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
<b>56-60</b>	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
<b>61-65</b>	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
<b>66-69</b>	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
<b>70 or older</b>	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

**INVESTED IN YOU.**