

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 Vital Signs.

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

Blood Profile: Includes Urine.

Phone Interview and **Vital Signs** can be replaced by Paramedical Exam.

***Disability (DI):** WPDIs

When the WPDIs benefit is greater than \$2,000/month, a phone interview is required.

LIFE + CI Combo

CI requirements take precedence over LIFE requirements for:

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

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

INVESTED IN YOU.