

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	— Declaration of insurability
\$2,001 - \$4,000	— Declaration of insurability	— Declaration of insurability	— Declaration of insurability
\$4,001 - \$5,000	— Declaration of insurability	— Declaration of insurability	— Phone interview — Vital signs — Blood profile HIV and urine — Attending physician's statement
\$5,001 - \$6,000	— Declaration of insurability	— Phone interview — Vital signs — Blood profile HIV and urine	— Phone interview — Vital signs — Blood profile HIV and urine — Attending physician's statement
\$6,001 - \$6,999	— Phone interview — Vital signs — Blood profile HIV and urine	— Phone interview — Vital signs — Blood profile HIV and urine	— Phone interview — Vital signs — Blood profile HIV and urine — Attending physician's statement
\$7,000 and more	— Phone interview — Vital signs — Blood profile HIV and urine — Investigation report	— Phone interview — Vital signs — Blood profile HIV and urine — Investigation report	— Phone interview — Vital signs — Blood profile HIV and urine — 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 HIV and urine	— 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 HIV and urine	— Phone interview — Vital signs — Blood profile HIV and urine	— Phone interview — Vital signs — Blood profile HIV and urine — Attending physician's statement
\$301,000 - \$499,999	— Declaration of insurability	— Declaration of insurability	— Declaration of insurability •	— Phone interview — Vital signs — Blood profile HIV and urine	— Phone interview — Vital signs — Blood profile HIV and urine	— Phone interview — Vital signs — Blood profile HIV and urine	— Phone interview — Vital signs — Blood profile HIV and urine — Attending physician's statement
\$500,000	— Declaration of insurability	— Declaration of insurability •	— Declaration of insurability •	— Phone interview — Vital signs — Blood profile HIV and urine	— Phone interview — Vital signs — Blood profile HIV and urine	— Phone interview — Vital signs — Blood profile HIV and urine — Attending physician's statement	— Phone interview — Vital signs — Blood profile HIV and urine — Attending physician's statement
\$500,001 - \$2,000,000	— Déclaration d'assurabilité	— Declaration of insurability •	— Phone interview — Vital signs — Blood profile HIV and urine	— Phone interview — Vital signs — Blood profile HIV and urine	— Phone interview — Vital signs — Blood profile HIV and urine	— Phone interview — Vital signs — Blood profile HIV and urine — Attending physician's statement	— Phone interview — Vital signs — Blood profile HIV and urine — 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.

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Additional note:

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