

# Standard and preferred life underwriting requirements



Insurance

FOR ADVISOR USE ONLY

To determine the applicable underwriting requirements:

- Use the current amount of life coverage (all products) being applied for, plus the total of all other life coverage issued, pending or applied for within the last six months with RBC Life Insurance Company.

For RBC Growth Insurance™ or RBC Growth Insurance Plus™, include the following if applicable:

- Add two times the Guaranteed Insurability Benefit (GIB) option (ages 18 years to 45 years) amount applied for.
- Add the Enhanced Insurance Dividend option amount applied for.
- Do not add any Juvenile RBC Growth Insurance option (ages 0 years to 17 years) amounts.

For preferred underwriting guidelines, refer to the applicable advisor guide. A blood profile, urinalysis and vitals are required for consideration for these classes.

## UNDERWRITING REQUIREMENTS FOR:

- RBC YourTerm®
- YourTerm rider
- RBC Growth Insurance and RBC Growth Insurance Plus
- Term 100 and RBC Universal Life™ – Only for coverage increases on inforce policies that have an Increase Coverage option or for coverage increases on a conversion.

Age	\$0 to \$99,999	\$100,000 to \$249,999	\$250,000 to \$300,000	\$300,001 to \$499,999	\$500,000 to \$2,000,000	\$2,000,001 to \$3,000,000	\$3,000,001 to \$5,000,000	Over \$5,000,000
0-15**	Non-Medical	Non-Medical	Non-Medical	Non-Medical	Non-Medical	Non-Medical	Non-Medical	IC
16-17**	Non-Medical	Non-Medical	Non-Medical	Non-Medical	Non-Medical	Non-Medical	Non-Medical MVR	IC
18-50	Non-Medical	Non-Medical	Non-Medical	Non-Medical	Non-Medical	Paramedical* Blood Profile Urinalysis	Paramedical* Blood Profile Urinalysis MVR	Paramedical* Blood Profile Urinalysis MVR
51-55	Non-Medical	Non-Medical	Non-Medical	Non-Medical	Paramedical* Blood Profile Urinalysis	Paramedical* Blood Profile Urinalysis	Paramedical* Blood Profile Urinalysis MVR	Paramedical* Blood Profile Urinalysis MVR
56-60	Non-Medical	Non-Medical	Non-Medical	Paramedical* Blood Profile Urinalysis	Paramedical* Blood Profile Urinalysis	Paramedical* Blood Profile Urinalysis	Paramedical* Blood Profile Urinalysis MVR	Paramedical* Blood Profile Urinalysis MVR
61-70	Non-Medical	Paramedical*	Paramedical* Blood Profile Urinalysis	Paramedical* Blood Profile Urinalysis	Paramedical* Blood Profile Urinalysis	Paramedical* Blood Profile Urinalysis	Paramedical* Blood Profile Urinalysis MVR	Paramedical* Blood Profile Urinalysis MVR
71-74	Non-Medical	Paramedical* Blood Profile Urinalysis	Paramedical* Blood Profile Urinalysis	Paramedical* Blood Profile Urinalysis	Paramedical* Blood Profile Urinalysis MLQ	Paramedical* Blood Profile Urinalysis MLQ	Paramedical* Blood Profile Urinalysis MVR MLQ	Paramedical* Blood Profile Urinalysis MVR MLQ
75 and over	Non-Medical MLQ	Paramedical* Blood Profile Urinalysis MLQ	Paramedical* Blood Profile Urinalysis MLQ	Paramedical* Blood Profile Urinalysis MLQ	Paramedical* Blood Profile Urinalysis MLQ	Paramedical* Blood Profile Urinalysis MLQ	Paramedical* Blood Profile Urinalysis MVR MLQ	Paramedical* Blood Profile Urinalysis MVR MLQ

**UNDERWRITING REQUIREMENTS FOR:**

■ RBC Term Switch Privilege

Age	Up to \$499,999	\$500,000 to \$1,000,000	\$1,000,001 to \$2,000,000	\$2,000,001 to \$3,000,000	Over \$3,000,000
18-50	Term Switch Simplified Change form	Term Switch Simplified Change form	Term Switch Fully Underwritten Change form Non Medical	Term Switch Fully Underwritten Change form Paramedical* Blood Profile Urinalysis	Term Switch Fully Underwritten Change form Paramedical* Blood Profile Urinalysis MVR
51-55	Term Switch Simplified Change form	Term Switch Simplified Change form	Term Switch Fully Underwritten Change form Paramedical* Blood Profile Urinalysis	Term Switch Fully Underwritten Change form Paramedical* Blood Profile Urinalysis	Term Switch Fully Underwritten Change form Paramedical* Blood Profile Urinalysis MVR
56-70	Term Switch Simplified Change form	Term Switch Fully Underwritten Change form Paramedical* Blood Profile Urinalysis	Term Switch Fully Underwritten Change form Paramedical* Blood Profile Urinalysis	Term Switch Fully Underwritten Change form Paramedical* Blood Profile Urinalysis	Term Switch Fully Underwritten Change form Paramedical* Blood Profile Urinalysis MVR

\* Where a paramedical is required:

- Any amount of coverage: A Tele-interview and vitals can be submitted in lieu.
- Up to \$5,000,000 of coverage: The health and lifestyle questions (in the electronic or paper application) and vitals can be submitted in lieu.

Note: The health and lifestyle questions in the electronic application is only available for *YourTerm* and Term Switch.

\*\* For ages under 16 (under 18 in Quebec): If a Tele-interview is required, it will be conducted with the parents/guardians (tutors in Quebec).

**Non-Medical** = Health and lifestyle questionnaire or a Tele-interview

**IC** = Individual Consideration

**MLQ** = Mature Lifestyle Questionnaire (ordered directly by RBC Life Head Office)

**MVR** = Motor Vehicle Report

RBC reserves the right to request additional requirements as required.



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