

## Quick reference guide for Simplified Issue Insurance Solutions

Use the table below to see which solution would best fit your client's health history.

	Platinum Protection	Golden Protection Elite	Golden Protection	Silver Protection	Bronze Protection
<span style="color: green;">✔</span> Eligible <span style="color: grey;">✘</span> Denied					
<b>Maximum coverage amounts</b>	\$500,000 (18 to 70) \$125,000 (71 to 85)	\$150,000 (18 to 70) \$50,000 (71 to 80) \$25,000 (81 to 85)	\$100,000 (40 to 70) \$50,000 (71 to 80) \$25,000 (81 to 85)	\$50,000 (40 to 70) \$25,000 (71 to 85)	\$50,000 (18 to 70) \$25,000 (71 to 80)
Medical Conditions	Platinum Protection	Golden Protection Elite	Golden Protection	Silver Protection	Bronze Protection
Alcohol or drug abuse	✔ <i>If over 3 years</i>	✔ <i>If over 3 years</i>	✔ <i>If over 2 years</i>	✔ <i>If over 12 months</i>	✔
Amputation	✔	✔	✔	✔	✔
Angina or heart attack	✔ <i>If over 5 years</i>	✔ <i>If over 5 years</i>	✔ <i>If over 3 years</i>	✔ <i>If over 2 years</i>	✔
Biological family member diagnosed with Huntington's disease <sup>1</sup>	✔	✔	✔	✔	✔
Organ transplant	✔ <i>If over 10 years</i>	✔ <i>If over 10 years</i>	✔ <i>If over 5 years</i>	✔ <i>If over 5 years</i>	✔
Cancer or leukemia	✔ <i>If over 5 years</i>	✔ <i>If over 5 years</i>	✔ <i>If over 3 years</i>	✔ <i>If over 2 years</i>	✔
Chronic kidney disease	✔ <i>If over 5 years</i>	✔ <i>If over 5 years</i>	✔ <i>If over 3 years</i>	✔ <i>If over 2 years</i>	✔
Congestive heart failure or cardiomyopathy	✔ <i>If over 10 years</i>	✔ <i>If over 10 years</i>	✔ <i>If over 5 years</i>	✔ <i>If over 5 years</i>	✔
Covid-19	✔	✔	✔	✔	✔
Oxygen administration for a chronic respiratory disorder	✔ <i>If over 10 years</i>	✔ <i>If over 10 years</i>	✔ <i>If over 10 years</i>	✔	✔
Crohn's disease	✔ <i>If over 5 years</i>	✔ <i>If over 3 years</i>	✔	✔	✔
Coronary angioplasty or bypass surgery	✔ <i>If over 5 years</i>	✔ <i>If over 5 years</i>	✔ <i>If over 3 years</i>	✔ <i>If over 2 years</i>	✔
Bipolar disorder, schizophrenia, or psychosis	✔ <i>If over 5 years</i>	✔ <i>If over 3 years</i>	✔	✔	✔
Diabetes with 1 or more conditions <sup>2</sup>	✘	✔ <i>If over 5 years</i>	✔ <i>If over 3 years</i>	✔	✔
Diabetes with no conditions	✔	✔	✔	✔	✔
Hepatitis B, Hepatitis C, Cirrhosis of the liver	✔ <i>If over 10 years</i>	✔ <i>If over 5 years</i>	✔ <i>If over 3 years</i>	✔	✔
High blood pressure (new medication or increased dosage)	✔ <i>If over 3 months</i>	✔	✔	✔	✔
Heart murmur or arrhythmia	✔ <i>If over 5 years</i>	✔ <i>If over 3 years</i>	✔	✔	✔
Multiple sclerosis	✔ <i>If over 5 years</i>	✔ <i>If over 3 years</i>	✔	✔	✔
Hospitalized or treated with oral Prednisone for a respiratory disorder	✔ <i>If over 2 years</i>	✔ <i>If over 2 years</i>	✔ <i>If over 12 months</i>	✔	✔
Sleep apnea	✔	✔	✔	✔	✔
Stroke	✔ <i>If over 5 years</i>	✔ <i>If over 5 years</i>	✔ <i>If over 3 years</i>	✔ <i>If over 2 years</i>	✔
Transient Ischemic Attack (TIA or mini stroke)	✔ <i>If over 5 years</i>	✔ <i>If over 3 years</i>	✔	✔	✔
Non Medical Conditions	Platinum Protection	Golden Protection Elite	Golden Protection	Silver Protection	Bronze Protection
Bankruptcy	✔	✔	✔	✔	✔
Declined in the past for life insurance	✔	✔	✔	✔	✔
Driving offence related to alcohol or drugs or refused a breathalyser (accused or charged)	✔ <i>If over 3 years</i>	✔ <i>If over 3 years</i>	✔ <i>If over 2 years</i>	✔	✔
Hazardous sports or private aviation	✔ <i>Next 12 months</i>	✔ <i>Next 12 months</i>	✔	✔	✔
Non-residents <sup>3</sup>	✔	✔	✔	✔	✔
Travel outside North America, Western Europe or Caribbean (excluding Haiti) in the next 12 months	✔ <i>If less than 6 weeks</i>	✔ <i>If less than 12 weeks</i>	✔	✔	✔

<sup>1</sup>Applicable only to insureds 51 years of age and older.

<sup>2</sup>The conditions include: Heart attack, Angina, Cerebrovascular accident (stroke), Peripheral vascular disease, Gangrene, Amputation and Hypoglycemic coma.

<sup>3</sup>Please refer to the **Underwriting Guide for Non-Residents** to determine client eligibility.

The information provided is for guidance purposes only. Please refer to the life insurance application to determine the client's eligibility.