

# Standard and preferred life underwriting requirements guidelines



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.

## UNDERWRITING REQUIREMENTS FOR:

- RBC YourTerm®
- RBC 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.*
- Term 10 rider
- Term 20 rider

Age	\$0 to \$99,999	\$100,000 to \$249,999	\$250,000 to \$300,000	\$300,001 to \$499,999	\$500,000 to \$1,000,000	\$1,000,001 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	Non-Medical	IC
16-17**	Non-Medical	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	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	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	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	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	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 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 are only available for RBC *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.

## Underwriting classes

### Selecting an underwriting class

When selecting a premium at the time of application to bind the temporary insurance coverage, you are required to select the applicable standard smoker or non-smoker premium. Once RBC Insurance has determined the class applicable to your client, any excess premium will be refunded if paid annually. Any excess premium will be applied to future premiums if paid monthly.

### Standard classes

Standard rates are also applicable to clients who do not qualify for preferred classes. Substandard rates are available for standard classifications only.

### Standard non-smoker tobacco use definition

**Tobacco use** — No use of cigarettes, e-cigarettes, vaping products, cigars (other than an average of one large cigar\* per month), water pipes, betel nut (other than an average of once per month), smoking cessation products or nicotine or tobacco in any form in the past **12 months**.

Cotinine levels, when tested, must be negative. Re-tests will not be permitted for **12 months**.

\* Large vs. Small Cigars: Irrespective of brand, a large cigar is a cigar that has no filter and is not meant to be inhaled. A small cigar is a cigarillo or any other cigar that contains a filter and /or is typically inhaled.

Standard Smoker rates are applicable to clients who do not meet the criteria for Standard Non-Smoker rates, Optimum Non-Smoker rates, Preferred Non-Smoker rates or Preferred Smoker rates.

### Life Products eligible for Preferred underwriting consideration:

- RBC *YourTerm*®
- RBC *YourTerm* rider
- Term 100
- RBC Universal Life™
- Term 10/20 rider

To be considered for preferred underwriting, the criteria below must be met:

- 1) The product being applied for offers Preferred rates; **and**
- 2) For ages 18 to 50: The minimum face amount per coverage is \$2,000,001; or

For ages 51 to 55: The minimum face amount per coverage is \$500,000; or

For ages 56 and older: The minimum face amount per coverage is \$300,001

Preferred and Optimum underwriting criteria are based on health and lifestyle questions. A strong emphasis is put on tobacco use, health history, family history, build, blood test results, blood pressure, driving record and avocations. Our Preferred and Optimum underwriting criteria are summarized on the following pages.

Jack, age 37, applying for an RBC *YourTerm* \$2,500,000 base plan with a \$400,000 term rider; he is eligible for a Preferred underwriting for the base plan, but not for the rider since the Coverage Amount is below \$2,000,000.

Jill, age 58, applying for an RBC *YourTerm* \$400,000 with a \$350,000 term rider; she is eligible for preferred underwriting for both base and rider as each Coverage Amount meets the preferred minimum for the age group.

Rob, age 40, applying for an RBC *YourTerm* T10 \$1,500,000 policy, is not eligible for Preferred class underwriting as his age and the face amount he is applying for does not meet the preferred minimum for the age group.

If a policy owner initiates a Coverage Amount decrease that reduces the Coverage Amount below \$250,000, any applicable Preferred Class will be changed to a Standard Class.

A policy is issued for Jack, age 45, with a \$3,500,000 RBC *YourTerm* plan with a \$2,500,000 term rider; he is eligible for a preferred class for the base plan and the rider. He later requests that we decrease the rider Coverage Amount to \$200,000. The preferred class for the rider will then be changed to a standard class.

## Optimum Non-Smoker

Our Optimum Non-Smoker class offers rates for people who exhibit superior health and a wholesome healthy lifestyle.

**Tobacco use** — No use of cigarettes, e-cigarettes, vaping products, cigars, water pipes, betel nut, smoking cessation products or nicotine or tobacco in any form in the past **24 months**.

Cotinine levels will be tested and must be negative. No re-tests permitted.

### Key underwriting considerations for optimum class

#### Blood pressure

Ages 18 – 34	Does not exceed 125/75
Ages 35 – 44	Does not exceed 130/75
Ages 45 – 54	Does not exceed 135/80
Ages 55 – 64	Does not exceed 140/80
Ages 65 – 70	Does not exceed 140/85
Ages 71 – 85	Does not exceed 145/90

#### Cholesterol and Cholesterol/HDL ratio/Triglycerides

Ages 18 – 34	110-210/4.5/≤499
Ages 35 – 44	110-210/5.0/≤499
Ages 45 – 70	110-220/5.0/≤499
Ages 71 – 85	110-235/6.0/≤499

### Optimum build

Height (feet)	4'10"	4'11"	5'0"	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"	5'8"	5'9"	5'10"	5'11"	6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"
Weight (lbs)	140	143	147	151	155	159	164	169	180	185	190	194	200	205	211	215	222	227	234	240	248

### Family history

No parent or sibling has died from or been diagnosed with cardiovascular or heart disease, a stroke, cancer (except basal cell or squamous cell carcinoma) or kidney disease prior to the age of 65.

### Personal history

- Has no personal history of cancer (except basal cell carcinoma), cardiovascular or heart disease.
- Has never been prescribed medication for high blood pressure or high cholesterol.
- Has no history of alcohol abuse or any drug use in the past 10 years, and no marijuana or hashish use in the past 5 years.
- Partakes in no rateable or excludable hazardous sports, no aviation except as a commercial pilot on a regularly scheduled flight and no rateable or excludable occupations.
- Has no history of driving while impaired or reckless driving in the past 10 years.
- Has not been convicted of more than one moderate moving violation in the past 3 years and no major violations in the past 10 years.
- Partakes in no rateable or excludable foreign travel or residence.

## Preferred Non-Smoker

Our Preferred Non-Smoker classification offers rates for people with above-average health and lifestyle.

**Tobacco use** — No use of cigarettes, e-cigarettes, vaping products, cigars, water pipes, betel nut, smoking cessation products or nicotine or tobacco in any form in the past **12 months**.

Cotinine levels will be tested and must be negative. No re-tests permitted.

## Preferred Smoker

Our Preferred Smoker class offers rates that are lower than our standard smoker rates for smokers with above-average health and lifestyle.

**Tobacco Use** — No use of cigarettes, e-cigarettes, vaping products, or cigars (other than large cigar) in the past **12 months**.

## Key underwriting considerations for preferred class

Preferred build											
Height (feet)	4'10"	4'11"	5'0"	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"	5'8"
Weight (lbs)	154	157	158	161	164	170	174	180	189	194	199
Height (feet)	5'9"	5'10"	5'11"	6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	
Weight (lbs)	204	209	215	221	224	231	237	245	252	259	

### Blood pressure

Ages 18 – 34	Does not exceed 130/80
Ages 35 – 44	Does not exceed 135/80
Ages 45 – 54	Does not exceed 140/85
Ages 55 – 64	Does not exceed 145/85
Ages 65 – 70	Does not exceed 150/90
Ages 71 – 85	Does not exceed 155/90

### Cholesterol and Cholesterol/HDL ratio/Triglycerides

Ages 18 – 44	110-220/5.0/≤499
Ages 45 – 54	110-235/5.5/≤499
Ages 55 – 70	110-235/6.0/≤499
Ages 71 – 85	110-260/6.5/≤499

### Family history

No more than one parent or sibling has died from or been diagnosed with cardiovascular or heart disease, a stroke, cancer (except basal cell or squamous cell carcinoma) or kidney disease prior to the age of 65.

### Personal history

- Has no personal history of cancer (except basal cell carcinoma), cardiovascular or heart disease.
- Has never been prescribed medication for high blood pressure or high cholesterol.
- Has no history of alcohol abuse or any drug use (including marijuana and hashish) in the past 5 years; if drugs were used over 5 years ago, history must be standard.
- Partakes in no rated or excludable hazardous sports, no aviation except as a commercial pilot on a regularly scheduled flight and no rateable or excludable occupations.
- Has no history of driving while impaired or reckless driving in the past 5 years.
- Has not been convicted of more than 2 moderate moving violations in the past 3 years and no major violations in the past 5 years.
- Partakes in no rateable or excludable foreign travel or residence.



**Insurance**