

Underwriting requirements for life insurance

Age	Coverage amount							
	\$0 - \$99,999	\$100,000 - \$249,999	\$250,000 - \$500,000	\$500,001 - \$1,000,000	\$1,000,001 - \$2,000,000	\$2,000,001 - \$5,000,000	\$5,000,001 - \$9,999,999	10,000,000 and over
0 - 17	▪ NM or teleint	▪ NM or teleint	▪ NM or teleint	▪ NM or teleint ▪ APS	▪ APS ▪ Pmed or teleint & vitals	▪ APS ▪ Pmed or teleint & vitals	▪ Pmed or teleint & vitals ▪ APS	▪ Med or teleint & med ▪ APS ▪ IR
18 - 40	▪ NM or teleint	▪ NM or teleint	▪ NM or teleint ▪ Vitals ▪ Blood ▪ Urine	▪ Pmed or teleint & vitals ▪ Blood ▪ Urine	▪ Pmed or teleint & vitals ▪ Blood ▪ Urine	▪ Pmed or teleint & vitals ▪ Blood ▪ Urine ▪ APS ▪ MVR	▪ Pmed or teleint & vitals ▪ Blood ▪ Urine ▪ APS ▪ 2 yr FS ▪ MVR	▪ Med or teleint & med ▪ Blood ▪ Urine ▪ APS ▪ IR ▪ 2 yr FS ▪ MVR
41 - 50	▪ NM or teleint	For ages 41-45: ▪ NM or teleint For ages 46-50: ▪ NM or teleint ▪ Vitals ▪ Blood ▪ Urine	▪ NM or teleint ▪ Vitals ▪ Blood ▪ Urine	▪ Pmed or teleint & vitals ▪ Blood ▪ Urine	▪ Pmed or teleint & vitals ▪ Blood ▪ Urine ▪ ECG	▪ Pmed or teleint & vitals ▪ Blood ▪ Urine ▪ ECG ▪ APS ▪ MVR	▪ Pmed or teleint & vitals ▪ Blood ▪ Urine ▪ ECG ▪ APS ▪ 2 yr FS ▪ MVR	▪ Med or teleint & med ▪ Blood ▪ Urine ▪ Stress ECG ▪ APS ▪ IR ▪ 2 yr FS ▪ MVR
51 - 55	▪ NM or teleint	▪ NM or teleint ▪ Vitals ▪ Blood ▪ Urine	▪ Pmed or teleint & vitals ▪ Blood ▪ Urine	▪ Pmed or teleint & vitals ▪ Blood ▪ Male: PSA ▪ Urine ▪ ECG	▪ Pmed or teleint & vitals ▪ Blood ▪ Male: PSA ▪ Urine ▪ ECG ▪ APS	▪ Pmed or teleint & vitals ▪ Blood ▪ Male: PSA ▪ Urine ▪ ECG ▪ APS ▪ MVR	▪ Pmed or teleint & vitals ▪ Blood ▪ Male: PSA ▪ Urine ▪ Stress ECG ▪ APS ▪ 2 yr FS ▪ MVR	▪ Med or teleint & med ▪ Blood ▪ Male: PSA ▪ Urine ▪ Stress ECG ▪ APS ▪ IR ▪ 2 yr FS ▪ MVR
56 - 65	▪ Pmed or teleint & vitals ▪ Blood ▪ Urine	▪ Pmed or teleint & vitals ▪ Blood ▪ Urine	▪ Pmed or teleint & vitals ▪ Blood ▪ Urine ▪ ECG	▪ Pmed or teleint & vitals ▪ Blood ▪ Male: PSA ▪ Urine ▪ ECG	▪ Pmed or teleint & vitals ▪ Blood ▪ Male: PSA ▪ Urine ▪ ECG ▪ APS	▪ Pmed or teleint & vitals ▪ Blood ▪ Male: PSA ▪ Urine ▪ ECG ▪ APS ▪ MVR	▪ Pmed or teleint & vitals ▪ Blood ▪ Male: PSA ▪ Urine ▪ Stress ECG ▪ APS ▪ 2 yr FS ▪ MVR	▪ Med or teleint & med ▪ Blood ▪ Male: PSA ▪ Urine ▪ Stress ECG ▪ APS ▪ IR ▪ 2 yr FS ▪ MVR
66 - 69	▪ Pmed or teleint & vitals ▪ Blood ▪ Urine	▪ Pmed or teleint & vitals ▪ Blood ▪ Urine ▪ ECG	▪ Pmed or teleint & vitals ▪ Blood ▪ Urine ▪ ECG	▪ Pmed or teleint & vitals ▪ Blood ▪ Male: PSA ▪ Urine ▪ ECG	▪ Pmed or teleint & vitals ▪ Blood ▪ Male: PSA ▪ Urine ▪ ECG ▪ APS	▪ Pmed or teleint & vitals ▪ Blood ▪ Male: PSA ▪ Urine ▪ ECG ▪ APS ▪ MVR	▪ Pmed or teleint & vitals ▪ Blood ▪ Male: PSA ▪ Urine ▪ Stress ECG ▪ APS ▪ 2 yr FS ▪ MVR	▪ Med or teleint & med ▪ Blood ▪ Male: PSA ▪ Urine ▪ Stress ECG ▪ APS ▪ IR ▪ 2 yr FS ▪ MVR
70 and older	▪ Pmed or teleint & vitals ▪ Blood ▪ Urine ▪ ADL ▪ APS	▪ Pmed or teleint & vitals ▪ Blood ▪ Urine ▪ ECG ▪ ADL ▪ APS	▪ Pmed or teleint & vitals ▪ Blood ▪ Urine ▪ ECG ▪ ADL ▪ APS	▪ Pmed or teleint & vitals ▪ Blood ▪ Male: PSA ▪ Urine ▪ ECG ▪ ADL ▪ APS	▪ Pmed or teleint & vitals ▪ Blood ▪ Male: PSA ▪ Urine ▪ ECG ▪ ADL ▪ APS	▪ Pmed or teleint & vitals ▪ Blood ▪ Male: PSA ▪ Urine ▪ ECG ▪ ADL ▪ APS ▪ MVR	▪ Med or teleint & med ▪ Blood ▪ Male: PSA ▪ Urine ▪ Stress ECG ▪ ADL ▪ APS ▪ 2 yr FS ▪ MVR	▪ Med or teleint & med ▪ Blood ▪ Male: PSA ▪ Urine ▪ Stress ECG ▪ ADL ▪ APS ▪ IR ▪ 2 yr FS ▪ MVR

Legend

2 yr FS	Two most recent years financial statements	MVR	Motor vehicle record
ADL	Activities of daily living from application	NM	Non medical from application – all questions answered on application in personal/medical information section
APS	Attending physician's statement	Pmed	Paramedical: examination by a nurse
Blood	Blood sample	Stress ECG	Stress electrocardiogram
ECG	Resting electrocardiogram	Teleint	Telephone interview using form 17-8909
IR	Inspection report	Urine	Urine specimen
Male: PSA	Prostate specific antigen: add-on test for blood sample	Vitals	Height, weight, blood pressure, and pulse taken by a paramedical nurse
Med	Medical: examination by a doctor		

Notes:

Evidence obtained is considered current under the following rules (including placement time):

- Under age 70: 12 months
- Age 70 and over: six months

Evidence includes the application, medical exam, paramedical or vitals, lab tests, attending physician's statement and financial information. Evidence limits apply to total Canada Life coverage issued and applied for within the last 12 months.

Canada Life reserves the right to request additional evidence on a discretionary basis, regardless of the age and amount rules, and age of evidence rules.

For all products – smoker rates will apply to anyone age 18 and up who has used any tobacco or nicotine-based product (e.g. nicotine patch, gum, or smoking cessation product) or marijuana, in any form, within the last 12 months with the exception of an occasional cigar. The definition of occasional is up to and including one large cigar per week and must test negative for cotinine. All pipe and cigarillo smoking within the last 12 months will be considered at smoker rates.

MVRs are to be ordered from head office only, except for the province of Alberta. For the provinces of Quebec, British Columbia and Manitoba as well as the Northwest Territories and Yukon Territory a special authorization form is required.

A cover letter is recommended for all amounts more than \$1 million.

Two years of financial statements are required for amounts of \$5,000,001 and up. If an inspection report is not needed, the advisor will need to submit the financial statements.

Customer interviews/questionnaires are ordered for any avocation and aviation risk and at the underwriter's discretion for any amount of coverage where answers recorded on the paper application (form 17-8908 and 17-8921), require clarification.

New life insurance risk amount: The accumulation of the amounts indicated below, in addition to any coverage issued with Canada Life within the past 12 months:

- Basic amount
- Term rider amount
- Guaranteed insurability rider (GIR) – amount to add for evidence purposes is one GIR option amount
- Enhancement coverage dividend option (ECO)
- Additional deposit option (ADO)*
- Business growth protection rider (BGPR) – amount to add for evidence purposes is two BGPR option amounts

*When applying for ADO please refer to the Underwriting Requirements page in the illustration for the risk amount with ADO.

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