

## Underwriting requirements for life insurance by age and coverage amount

Using the *Application for life insurance*, form 405, form 405IG, or *Telephone application for life insurance*, form 413 or form 413IG

AMOUNT	0 – 17	18 – 40	41 – 50	51 – 55	56 – 65	66 – 69	70 and over	
<p><u>Underwriting requirements ordered by head office:</u></p> <p>APS: Attending physician's statement An APS may be ordered at the discretion of the underwriter for any age and amount.</p> <p>MVR: Motor vehicle record Inspection +2 yr FS: Inspection report and financial statements covering a two year period.</p> <p>Teleint: Telephone interview when using Telephone application for life insurance, form 413 or 413IG</p>	\$0 - \$99,999	§ Non-med <u>or</u> Teleint	§ Non-med <u>or</u> Teleint	§ Non-med <u>or</u> Teleint	§ Non-med <u>or</u> Teleint	§ Paramedical <u>or</u> Teleint & Vitals § Blood Profile	§ Paramedical <u>or</u> Teleint & Vitals § Blood Profile § DLQ <u>or</u> Teleint § APS	
	\$100,000 - \$249,999	§ Non-med <u>or</u> Teleint	§ Non-med <u>or</u> Teleint	For ages 41-45: § Non-med <u>or</u> Teleint For ages 46-50: § Non-med <u>or</u> Teleint § Vitals § Blood Profile	§ Non-med <u>or</u> Teleint § Vitals § Blood Profile	§ Paramedical <u>or</u> Teleint & Vitals § Blood Profile	§ Paramedical <u>or</u> Teleint & Vitals § Blood Profile § ECG	§ Paramedical <u>or</u> Teleint & Vitals § Blood Profile § ECG § DLQ <u>or</u> Teleint § APS
	\$250,000 - \$500,000	§ Non-med <u>or</u> Teleint	§ Non-med <u>or</u> Teleint § Vitals § Blood Profile	§ Non-med <u>or</u> Teleint § Vitals § Blood Profile	§ Paramedical <u>or</u> Teleint & Vitals § Blood Profile	§ Paramedical <u>or</u> Teleint & Vitals § Blood Profile § ECG	§ Paramedical <u>or</u> Teleint & Vitals § Blood Profile § ECG	§ Dr.'s Med <u>or</u> Teleint & Dr.'s Med § Blood Profile § ECG § DLQ <u>or</u> Teleint § APS
	\$500,001 - \$1,000,000	§ Non-med <u>or</u> Teleint § APS	§ Paramedical <u>or</u> Teleint & Vitals § Blood Profile	§ Paramedical <u>or</u> Teleint & Vitals § Blood Profile	§ Paramedical <u>or</u> Teleint & Vitals § Blood Profile § ECG	§ Paramedical <u>or</u> Teleint & Vitals § Blood Profile § ECG	§ Paramedical <u>or</u> Teleint & Vitals § Blood Profile § ECG	§ Dr.'s Med <u>or</u> Teleint & Dr.'s Med § Blood Profile § ECG § DLQ <u>or</u> Teleint § APS
	\$1,000,001 - \$2,000,000	§ Dr.'s Med <u>or</u> Teleint & Dr.'s Med § Specimen § APS	§ Paramedical <u>or</u> Teleint & Vitals § Blood Profile	§ Paramedical <u>or</u> Teleint & Vitals § Blood Profile § ECG	§ Paramedical <u>or</u> Teleint & Vitals § Blood Profile § ECG § APS	§ Paramedical <u>or</u> Teleint & Dr.'s Med § Blood Profile § ECG § APS	§ Paramedical <u>or</u> Teleint & Dr.'s Med § Blood Profile § ECG § APS	§ Dr.'s Med <u>or</u> Teleint & Dr.'s Med § Blood Profile § ECG § DLQ <u>or</u> Teleint § APS
	\$2,000,001 - \$5,000,000	§ Dr.'s Med <u>or</u> Teleint & Dr.'s Med § Specimen § APS § Inspection	§ Paramedical <u>or</u> Teleint & Vitals § Blood Profile § APS § Inspection + 2 yr FS § MVR	§ Paramedical <u>or</u> Teleint & Vitals § Blood Profile § ECG § APS § Inspection + 2 yr FS § MVR	§ Paramedical <u>or</u> Teleint & Vitals § Blood Profile § ECG § APS § Inspection + 2 yr FS § MVR	§ Dr.'s Med <u>or</u> Teleint & Dr.'s Med § Blood Profile § ECG § APS § Inspection + 2 yr FS § MVR	§ Dr.'s Med <u>or</u> Teleint & Dr.'s Med § Blood Profile § ECG § APS § Inspection + 2 yr FS § MVR	§ Dr.'s Med <u>or</u> Teleint & Dr.'s Med § Blood Profile § ECG, § DLQ <u>or</u> Teleint § Inspection + 2 yr FS § APS, MVR
<p><u>Completed or ordered by advisor/broker</u></p> <p>Legend:</p> <p>DLQ: Daily Living Questionnaire</p>	\$5,000,001 and over	§ Dr.'s Med <u>or</u> Teleint & Dr.'s Med § Specimen § APS § Inspection	§ Dr.'s Med <u>or</u> Teleint & Dr.'s Med § Blood Profile § APS § Inspection + 2 yr FS § MVR	§ Dr.'s Med <u>or</u> Teleint & Dr.'s Med § Blood Profile § ECG § APS § Inspection + 2 yr FS § MVR	§ Dr.'s Med <u>or</u> Teleint & Dr.'s Med § Blood Profile § Stress ECG § APS § Inspection + 2 yr FS § MVR	§ Dr.'s Med <u>or</u> Teleint & Dr.'s Med § Blood Profile § Stress ECG § X-ray (All) § APS § Inspection + 2 yr FS § MVR	§ Dr.'s Med <u>or</u> Teleint & Dr.'s Med § Blood Profile § Stress ECG, § DLQ <u>or</u> Teleint § X-ray (All) § Inspection + 2 yr FS § APS, MVR	