



AGE	UP TO \$99,999	\$100,000 \$199,999	\$200,000 \$500,000	\$500,001 \$2,000,000	\$2,000,001 \$3,000,000	\$3,000,001 \$5,000,000	\$5,000,001 \$9,999,999	\$10,000,000 AND MORE
0 - 14	(1)	(1)	(1)	P	PAI	PAI	PAI	DAI
15 - 20	(1) (2)	T or (3)	P*	P#	P#I	P#AIM	P#AIM	DE#AIM
21 - 40	(1) (2)	T or (3)	P*	P#	PE#I	PE#AIM	PE#AIM	DE#AIM
41 - 45	(1) (2)	T or (3)	P#	PE#	PE#I	PE#AIM	PS#AIM	DS#AIM
46 - 50	(1) (2)	P*	P#	PE#	PE#I	PE#AIM	PS#AIM	DS#AIM
51 - 60	P	P#	P#	PE#	PE#I	PS#AIM	PS#AIM	DS#AIM
61 - 65	P	PE#	PE#	PE#	PE#I	PS#AIM	PS#AIM	DS#AIM
66 and over	A ⁽¹⁾	PE#A	PE#A	PE#A	PE#AI	PS#AIM	PS#AIM	DS#AIM

T = Phone interview

P = Paramedical examination

D = Medical exam

* = Urine – HIV

= Blood profile

E = E.K.G.

S = Stress E.K.G.

A = Attending physician's statement requested by the underwriter

I = Inspection report requested by the underwriter

M = Motor vehicle report requested by the underwriter

⁽¹⁾ = Declaration of insurability in the application

⁽²⁾ = **SUPPLEMENTARY INCOME RIDER**

To age 65, Accident and Sickness: phone interview required

Any other Supplementary Income: Application and Q6A

⁽³⁾ = As per the agent's preference, the declaration of insurability on the application may replace the phone interview.

PICK-A-TERM with DI Rider: Life insurance amount + DI benefit x 50
HOME PROTECTION with DI

100% of mortgage payment: Life insurance amount x 2

50% of mortgage payment: Life insurance amount x 1.5

MOMENTUM: • Accident only: Declaration of insurability

• Accident and illness:

Regular coverage: monthly amount x 50

Enhanced coverage: monthly amount x 200

GI (Guaranteed Insurability): Add the amount of the GI.

Increased Benefit Rider on Transition: Increase the Transition face amount by 50%.

Immigrants with less than 1 year of residency in Canada: Paramedical and blood profile