

## REQUIREMENTS – Life Insurance

**ADO:** Additional Deposit Option

**APS:** Attending Physician Statement

**CAD:** Contribution in the event of Applicant's Disability

**CI:** Critical Illness

**CID:** Contribution in the event of Insured's Disability

**DI:** Disability Insurance

**FQ:** Financial Questionnaire (form Q2A)

**FS:** Financial Statements

**GI:** Guaranteed Insurability

**IR:** Inspection Report

**NOA:** Notice of Assessment

**SI:** Supplemental Income

**WPDIs:** Waiver of Premiums in case of the applicant's Disability

Age	0 \$99,999	\$100,000 \$300,000	\$300,001 \$499,999	\$500,000	\$500,001 \$2,000,000	\$2,000,001 \$3,000,000	\$3,000,001 \$5,000,000	\$5,000,001 and more
<b>0-14</b>	Declaration of insurability	Declaration of insurability	Declaration of insurability	Declaration of insurability	Declaration of insurability	Phone interview APS	Phone interview APS	Phone interview APS \$ FQ \$ IR
<b>15-50</b>	Declaration of insurability *	Declaration of insurability *	Declaration of insurability *	Declaration of insurability * ■	Declaration of insurability * ■	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile APS	Phone interview Vital signs Blood profile APS \$ FQ \$ IR
<b>51-55</b>	Declaration of insurability *	Declaration of insurability * ■	Declaration of insurability * ■	Declaration of insurability * ■	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile APS	Phone interview Vital signs Blood profile APS \$ FQ \$ IR
<b>56-60</b>	Declaration of insurability *	Declaration of insurability * ■	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile APS	Phone interview Vital signs Blood profile APS \$ FQ \$ IR
<b>61-65</b>	Phone interview	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile APS	Phone interview Vital signs Blood profile APS \$ FQ \$ IR
<b>66-69</b>	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile APS	Phone interview Vital signs Blood profile APS	Phone interview Vital signs Blood profile APS	Phone interview Vital signs Blood profile APS	Phone interview Vital signs Blood profile APS \$ FQ \$ IR
<b>70 or older</b>	Declaration of insurability APS	Phone interview Vital signs Blood profile APS	Phone interview Vital signs Blood profile APS	Phone interview Vital signs Blood profile APS	Phone interview Vital signs Blood profile APS	Phone interview Vital signs Blood profile APS	Phone interview Vital signs Blood profile APS	Phone interview Vital signs Blood profile APS \$ FQ \$ IR

**Immigrants with less than 1 year residency in Canada (LIFE only):**

- Ages 0-60 face amounts up to \$100,000 = Declaration of Insurability
- Ages above 60 – OR – face amounts above \$100,000 = Phone Interview, Blood Profile, Vital Signs

**Blood Profile:** Includes Urine.

**Phone Interview** and **Vital Signs** can be replaced by Paramedical Exam.

**APS** and **IR** are ordered by the underwriter.

Underwriting Requirements are based on the TOTAL AMOUNT of all life insurance pending and in force with iA and any other company within the last 12 months. This total includes the basic amount + term rider amount + GI amount + ADO amount.

iA reserves the right to request any test or report deemed necessary to underwrite your client regardless of plan type, coverage amount or age.

**LIFE + CI Combo**

CI requirements take precedence over LIFE requirements for:

- Ages 15-40 when CI amounts > \$250,000
- Ages 41-50 when CI amounts > \$200,000
- Ages 51-60 for any CI amounts

\* **Disability (DI):** for disability credit rider or total disability benefit (credit rider, supplementary income) if the benefit to be paid is over \$2,000/month, or for WPDIs, CID/CAD if the premium to be waived is over \$2,000/month; a telephone interview is required.

■ **Predictive Analytics** is performed by iA and additional requirements may be needed depending on results. Most cases only require a Declaration of Insurability.

**\$ FQ:** for amounts between \$5,000,001 and \$10,000,000, 2 years of NOA (personal) – OR – 2 years of FS (business) may also be required at the discretion of the underwriter.

**\$ IR:** for amounts above \$10,000,000, an IR can be replaced by a Cover Letter + FQ + 3rd party asset verification and either 2 years of NOA (personal) – OR – 2 years of FS (business).

## REQUIREMENTS – Critical Illness Insurance

Age	0 \$99,999	\$100,000 \$200,000	\$200,001 \$250,000	\$250,001 \$500,000	\$500,001 \$3,000,000
0-14	Declaration of insurability	Declaration of insurability	Declaration of insurability	Declaration of insurability	
15-17	Declaration of insurability	Declaration of insurability	Declaration of insurability	Phone interview Vital signs Blood profile	
18-40	Declaration of insurability *	Declaration of insurability *	Declaration of insurability	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile
41-50	Declaration of insurability *	Declaration of insurability *	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile
51-65	Phone interview	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile

**Immigrants with less than 1 year residency in Canada:** Phone Interview, Blood Profile and Vital Signs.

**Increased Benefit Rider:** Increase the Critical Illness amount by 50% to determine the requirements.

**Blood Profile:** Includes Urine.

**Phone Interview** and **Vital Signs** can be replaced by Paramedical Exam.

**\*Disability (DI):** WPDIs

When the WPDIs benefit is greater than \$2,000/month, a phone interview is required.

**LIFE + CI Combo**

CI requirements take precedence over LIFE requirements for:

- Ages 15-40 when CI amounts > \$250,000
- Ages 41-50 when CI amounts > \$200,000
- Ages 51-60 for any CI amounts

iA reserves the right: to request any test or report deemed necessary to underwrite your client regardless of plan type, coverage amount or age.

INVESTED IN YOU.



# FIELD UNDERWRITING GUIDE



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# Introduction

The risk selection process is a joint responsibility shared between you and iA Financial Group, and we value this partnership with you. The long-term availability of a competitive product and the viability of a strong company are dependent upon this partnership and our shared responsibility towards sound risk management and risk selection.

After meeting with clients face-to-face, you may have impressions about their motivation to purchase insurance. We encourage you to share these impressions with the underwriter in the application (Application - Underwritten Products (F41A)) under "Additional information" (section 11) or in a separate memo.

This guide is presented as a tool designed to help you manage the expectations of your clients and to help you invest your time wisely with people who are likely to qualify for disability insurance. While this guide focuses on disability insurance, we have also included useful information about life insurance.

However, it is important to always remember that this is only a guide.

# Differences between life and disability underwriting

We understand that selling disability insurance may be new for some advisors. We feel that it is important, if you are just starting out selling disability insurance, that you understand and prepare for the differences between life and disability underwriting. The summary below outlines the key areas of difference between the two product lines and will help you prepare your clients for potential underwriting outcomes.

There are important differences between the underwriting of disability insurance and life insurance because of the different nature of the events insured against. A disability may be affected by many subjective considerations, as well as general economic conditions. Many medical conditions involve no additional risk to life, but may well lead to prolonged or recurrent disabilities. The relation between occupation and premium category is much more direct. Because of the subjective elements, the economic circumstances of the insured, employment stability and lifestyle take on added importance.

For an advisor, it is important to understand the differences between the underwriting of life insurance and the underwriting of disability insurance in order to avoid potential frustration.

The following factors are of primary importance to disability insurance but may be of less concern to life insurance.

## Income

Disability insurance (except for Universal Loan Insurance) is an earned income replacement benefit, and, therefore, determination of earned income is of great importance. For life insurance, earned income is a significant factor mainly for large amounts of insurance.

Note that since Universal Loan is disability insurance that covers your clients' financing loans, the amount of their monthly instalments will determine the amount of benefits that they should apply for.

## Occupation

The risk of disability varies greatly based on the occupation of a client. The exact occupational classification for disability is, therefore, critical in determining the proper premium rate or even eligibility for insurance. Occupation, unless extremely hazardous, is rarely a concern for life insurance underwriting.

## Medical conditions

A client who has recently been approved for life insurance may not qualify for disability insurance. Applicants should never be advised that they are insurable for disability based on life insurance underwriting approval. For example, a person with back pain or psychological history may be approved standard for life insurance, but may receive a modified offer for disability insurance.

## Questionnaires

There are typically more questionnaires and fewer Attending Physician's Statements (APS) for underwriting disability insurance than life insurance.

## Extra premiums (ratings), exclusions and modifications

Many people applying for individual disability insurance benefits are issued policies. Some applicants receive the coverage, but with exclusions, higher rates or extra premiums, or no increase in rates but with modifications (smaller benefits, longer waiting periods or shorter benefit payment periods).

At iA Financial Group, in order to help you protect your clients, we will exclude a condition, more often than not, and when possible, rather than apply a rating or deny the coverage.

### EXTRA PREMIUMS (RATINGS)

When disability extra premiums are offered, they are typically higher than those offered for life.

An extra premium is usually applied when it is impossible to exclude the condition that increases the risk of morbidity in disability insurance (e.g., height/weight, diabetes, motor vehicle record, alcohol or drug use, etc.).

An extra premium is always used to rate a higher mortality risk in life insurance, except for some avocations or some countries at risk.



## DISABILITY EXCLUSION RIDERS AND MODIFICATIONS (NOTICE OF DISCREPANCY)

When assessing disability applications, these represent the most common method of handling a medically impaired risk. Exclusion riders are used in underwriting disability every time it is possible to do so. By excluding coverage for disability arising from an existing impairment, we are able to grant insurance against disability from all other causes instead of declining the application.

Modifications could be for:

- Smoker rates
- Different occupational class
- Extending the waiting period
- Reducing the benefit period
- Reducing the amount applied for
- Offering a different “own occupation” definition

## Dealing with your client

### Pre-qualifying your client

In order to manage the expectations of your client and make efficient use of your time, we have added five quick eligibility questions to our application (F41A) on page 2: *Pre-requisite for Eligibility for our Superior Program and Universal Loan Insurance*. Use this tool to determine the coverages that your client may be eligible for.

In addition, you should also review our list of Automatic Denials in **Appendix A** before meeting with your client.

### Illustrations

The illustration is an important part of the application that must be submitted with the application. Both the application and the illustration must be signed by the applicant. Should there be a difference between the application and the illustration, the signed illustration will be used for the underwriting process, and a signed notice of discrepancy to the contract will be required upon delivery.

### Misrepresentations

Fraudulent applications jeopardize our ability to effectively maintain valuable disability coverage for customers at competitive prices. The intent is to protect the insurer and its policyholders from any fraudulent activity.

Sometimes, without being fraudulent, an applicant may unwillingly omit to disclose medical, non-medical or financial information, or reduce its importance.

According to the incontestability clause of the contract, if a claim is submitted within two years of the policy, we are entitled to verify the medical, non-medical and financial history of the insured.

If misrepresentation is found, in addition to denying the claim, we may rescind or modify the contract according to the established insurability of the insured based on the new information received. It is, therefore, very important to inform your clients to make full disclosure to the best of their knowledge when answering the questions asked at the time of their application and during the underwriting process.

## Eligibility considerations

### Landed immigrants/Permanent residents

If you have clients who are not yet Canadian citizens, you may be able to offer them full coverage under certain conditions.

Permanent residents are eligible for our fully underwritten disability products without any limitations.

Temporary residents, such as nannies under the Live-In Care Giver program or newcomers with a valid work permit, may be easily insurable as well, subject to some limitations. In such cases, eligibility needs to be managed by the Head Office.

Generally:

- **If in Canada for more than three years:** Most of them are insurable without any limitations, and no proof of residency is requested.
- **If in Canada for less than three years:** Waiting period is 90 days, and maximum benefit period is two years.

Special medical requirements, such as hepatitis screening, etc., may be required if the time of arrival in Canada is less than one (1) year.

## Language

Due to the importance of understanding the contractual definitions and exclusions for disability insurance, it is recommended that your client be able to speak and read either English or French. However, we will not deny eligibility to coverage based only on language. If your client does not understand English or French, you could, as their advisor, act as a translator, or make use of a translator (even a family member can be used as long as he or she is not the beneficiary under the contract).

If a translator is used, the insured must complete, date and sign a Declaration of Understanding form in the language used to explain the product, in addition to completing the application.

## Foreign residency

To be eligible for coverage, clients must have a full-time Canadian residence. Clients who intend to reside outside Canada are typically ineligible for coverage.

### TEMPORARY FOREIGN RESIDENCY

On a case-by-case basis, temporary foreign residency may be considered if:

- The applicant spends 181 days in Canada; and
- The applicant continues to pay his income taxes in Canada; and
- The country of destination is economically, socially and politically stable and does not necessitate rating or exclusion according to our Internal Medical Underwriting Manual.

## Smoking

### SMOKER RATES

Smoker rates are charged if, within twelve months prior to the application, your client has used any form of tobacco or other substances, including cigarettes, cigarillos, cigars (see **SPECIAL TOLERANCE** below), pipes, nicotine patch/gum, electronic cigarette, smokeless tobacco (chewing tobacco or snuff), betel nuts, shisha, hookah/water pipe or if there is cotinine in the urinalysis when this test is required.

Use of marijuana only (no tobacco) is considered non-smoker.

### CHANGE FROM SMOKER TO NON-SMOKER RATES

When an applicant who is insured as a smoker quits smoking (all tobacco as described above) for a consecutive 12-month period of time, he or she may apply for non-smoking rates. The policy must have been in force for one year, and the reason for quitting must not be related to a health problem. Our Tobacco use questionnaire must be completed. The underwriter may require a urinalysis as part of the process.

### NON-SMOKER RATES

Non-smoker rates are charged if, within the twelve months prior to the application, your client has NOT used any form of tobacco or other substances, including cigarettes, cigarillos, cigars (see **SPECIAL TOLERANCE** below), pipes, nicotine patch/gum, electronic cigarette, smokeless tobacco (chewing tobacco or snuff), betel nuts, shisha, hookah/water pipe and if there is NO cotinine in the urinalysis when this test is required.

The use of marijuana only (no tobacco) does not prevent the client from having a non-smoker rate.

### SPECIAL TOLERANCE FOR OCCASIONAL CIGAR SMOKERS

An occasional cigar smoker may be considered for non-smoker rates if ALL of the following conditions are met:

- Smoking is limited to 18 cigars or less per year
- Smoking details are fully disclosed in the application
- Urinalysis, if needed, shows no cotinine
- There are no other smoking-related co-morbidities.



## Foreign travel

### GENERAL CONSIDERATIONS

The factors that affect consideration of applicants who plan foreign travel can change very quickly. These guidelines should not be substituted for common sense. The current political, environmental, military, criminal and health factors for each country or area where the travel is contemplated must be considered.

Travel history for the two years prior to the application is of interest; however, underwriting is primarily based on future contemplation of travel and not on past history.

An offer with an exclusion of a particular country, or countries, is applied when possible. If not, the application will be declined. The exclusion rider usually applies up to two years after returning to Canada, with no contemplation of such travel again within the next two years.

Humanitarian, volunteering and missionary travels usually lead to a decline of the application.

### FOREIGN TRAVEL DEFINED

Foreign travel is considered:

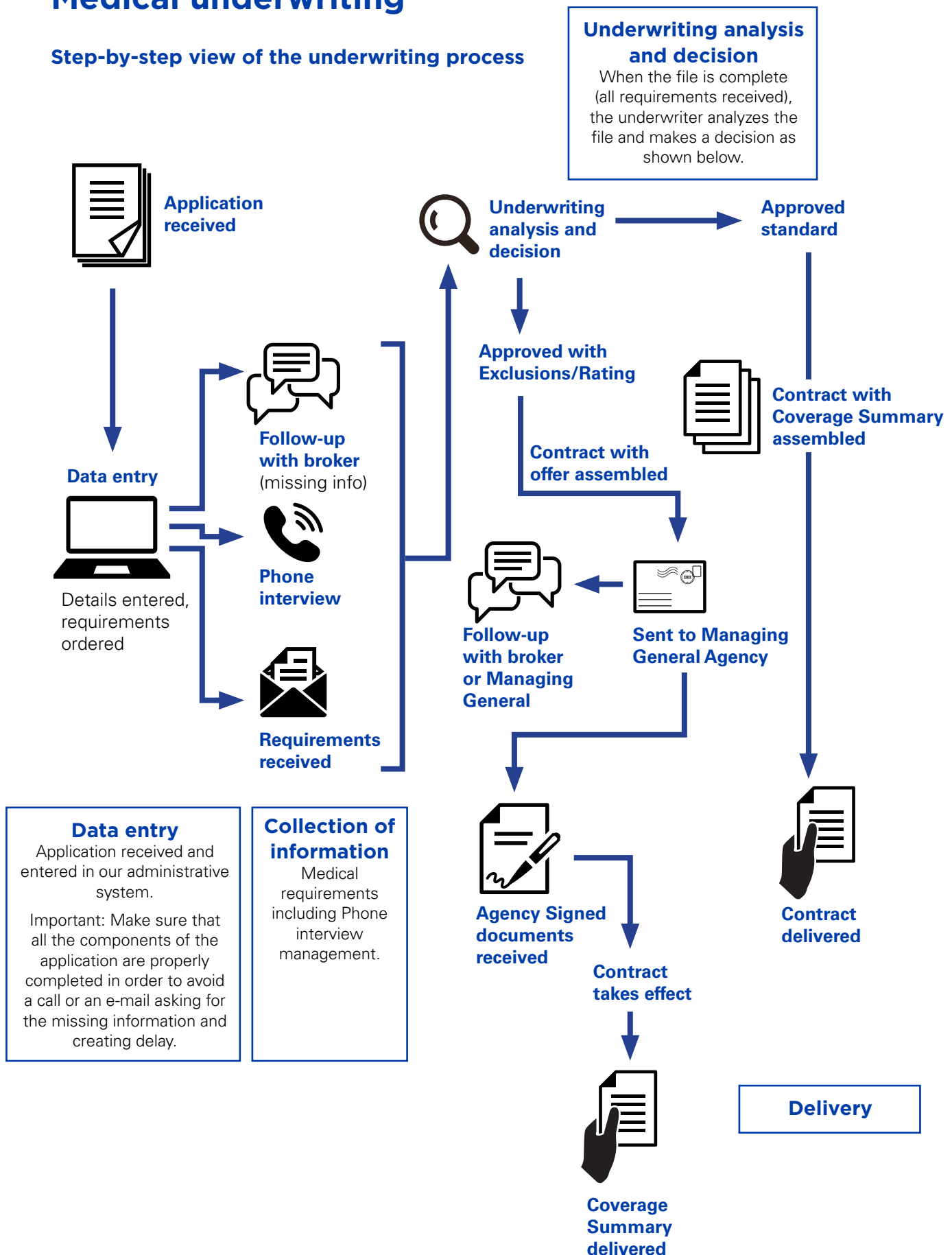
- One or more trips outside Canada or the United States that total one month or more within the same year, for the previous two years; and/or
- For the next two years, trips to a maximum of six months.

The travel can be for vacation, family visits or business.

Periods longer than six months would be classified as temporary foreign residence and would be underwritten accordingly. See **TEMPORARY FOREIGN RESIDENCY** under the section *Foreign residency* above.

# Medical underwriting

## Step-by-step view of the underwriting process



## Setting expectations

It is important to prepare the applicant for the underwriting process. The more prepared and informed your applicant is on the process and what to expect, the greater the likelihood of placing a case that takes longer to underwrite or that may be issued with an exclusion, modification or rating.

Some tips to help you set expectations with your applicants:

- Simple medical conditions, such as back pain or tendinitis, are irrelevant for life insurance, but would require a thorough investigation when underwriting for disability insurance.
- The benefit amount is very closely tied to income, in that these two amounts are evaluated and the benefit amount is limited accordingly in order to mitigate over-insurance. For further details, see the *Financial underwriting* section.

Medical requirements based on age and amount typically start at lower benefit amounts for disability insurance than for life insurance (please see section *Underwriting requirements: What are they?* for our age and amounts requirements charts).

Non-life-threatening conditions can be very disabling, such as back pain, tendinitis or anxiety. Quite often this leads the underwriter to customize the disability insurance to fit the applicant's situation. However, this also means that a higher percentage of offers will include exclusion riders, modifications of the waiting period and/or extra premiums.

## THE PHONE INTERVIEW

Our phone interview is a popular underwriting alternative that offers many benefits to you and your clients.

If you have not taken advantage of this process, give it a try. Experienced, professionally trained interviewers are used to conduct the phone interview with your client. They will collect the information required by the underwriters to assess the insurable risk for life or disability insurance.

For most of our applicants, by using our phone interview, instead of the paramedical questionnaire, we are able to gather all the information necessary through one phone call.

While a phone interview takes 30 minutes on average, it may last between 20 and 45 minutes depending on the applicant's conditions.

You can order a phone interview as part of the application process in Section 12 of the application (F41A), "Telephone Interview Order". In this section, we ask for the best times to call for the interview, as well as the best number to reach the applicant.

## INTERVIEW CONTENT

The interviewer will collect the following information:

- Details regarding occupation and income
- Family medical history
- Personal medical history
- Life style and habits, such as smoking, alcohol and drug use, sports and avocations, and foreign travel
- Motor vehicle record
- Criminal record

## THE PROCESS

The applicant will be contacted within 24 hours after receiving the application to make an appointment for the interview. The interview itself will happen within the next five working days, unless the applicant is not available.

If the applicant is not available on the appointment date, a message will be left indicating that he or she will be contacted again to arrange for a new appointment.

If the applicant does not call back in the next 24 hours, another call will be made to reschedule the appointment.

If the applicant is not available for the second appointment time, the following will happen:

- We will call you for help with rescheduling the appointment;
- If we do not get a response, a second call will be made to you for help.

If the above-noted attempts do not allow us to perform the phone interview, the application will be cancelled.

## PREPARATION

It is very important to prepare applicants for the phone interview. You can do this by providing them with a copy of the document *Preparing for your phone interview or paramedical exam* on our website and Assure&go. (See a copy of it in [APPENDIX B.](#))

Because of the many details required, it is important that the applicant chooses a time for the interview when he or she will be able to concentrate on the questions and not be distracted by anything else, such as driving or preparing a meal.

## Underwriting requirements: What are they?

### AGE & AMOUNT REQUIREMENTS

#### DISABILITY INSURANCE AND OVERHEAD EXPENSES INSURANCE REQUIREMENTS

- For disability insurance coverage (Superior Program and/or Universal loan insurance), add up all amounts of insurance currently under study and in force for the last 12 months.
- For overhead coverage (Superior Program), add up all insurance amounts currently under study and in force during the last 12 months.

Use the highest amount between A and B to determine the requirements according to this table.

Amounts	AGE		
	18-40	41-50	51+
\$0 - \$2,000	Declaration of insurability	Declaration of insurability	Declaration of insurability
\$2,001 - \$4,000	Declaration of insurability	Declaration of insurability	Declaration of insurability
\$4,001 - \$5,000	Declaration of insurability	Declaration of insurability	Phone interview Vital signs Blood profile HIV and urine Attending physician's statement
\$5,001 - \$6,000	Declaration of insurability	Phone interview Vital signs Blood profile HIV and urine	Phone interview Vital signs Blood profile HIV and urine Attending physician's statement
\$6,001 - \$6,999	Phone interview Vital signs Blood profile HIV and urine	Phone interview Vital signs Blood profile HIV and urine	Phone interview Vital signs Blood profile HIV and urine Attending physician's statement
\$7,000+	Phone interview Vital signs Blood profile HIV and urine Investigation report	Phone interview Vital signs Blood profile HIV and urine Investigation report	Phone interview Vital signs Blood profile HIV and urine Attending physician's statement Investigation report

#### Immigrants with less than 1 year residency in Canada:

- Ages 18-50 up to \$1,000/month = Declaration of Insurability
- For Older Ages and/or Higher Face Amounts = Phone Interview, Blood Profile and Vitals

#### Additional note:

Phone Interview and Vitals can be replaced by Paramedical Exam.

## LIFE INSURANCE REQUIREMENTS

Amounts	AGE						
	0-14	15-50	51-55	56-60	61-65	66-69	70+
\$0 - \$99,999	Declaration of insurability	Declaration of insurability	Declaration of insurability	Declaration of insurability	Phone interview	Phone interview Vital signs Blood profile HIV and urine	Declaration of insurability Attending physician's statement
\$100,000 - \$300,000	Declaration of insurability	Declaration of insurability	Declaration of insurability •	Declaration of insurability •	Phone interview Vital signs Blood profile HIV and urine	Phone interview Vital signs Blood profile HIV and urine	Phone interview Vital signs Blood profile HIV and urine Attending physician's statement
\$300,001 - \$499,999	Declaration of insurability	Declaration of insurability	Declaration of insurability •	Phone interview Vital signs Blood profile HIV and urine	Phone interview Vital signs Blood profile HIV and urine	Phone interview Vital signs Blood profile HIV and urine	Phone interview Vital signs Blood profile HIV and urine Attending physician's statement
\$500,000	Declaration of insurability	Declaration of insurability •	Declaration of insurability •	Phone interview Vital signs Blood profile HIV and urine	Phone interview Vital signs Blood profile HIV and urine	Phone interview Vital signs Blood profile HIV and urine Attending physician's statement	Phone interview Vital signs Blood profile HIV and urine Attending physician's statement
\$500,001 - \$2,000,000	Declaration of insurability	Declaration of insurability •	Phone interview Vital signs Blood profile HIV and urine	Phone interview Vital signs Blood profile HIV and urine	Phone interview Vital signs Blood profile HIV and urine	Phone interview Vital signs Blood profile HIV and urine Attending physician's statement	Phone interview Vital signs Blood profile HIV and urine Attending physician's statement

- Predictive analytics is run by iA. In most cases, only the Declaration of Insurability will be requested. However, additional requirements may be required depending on the predictive analytics results.

### Immigrants with less than 1 year residency in Canada:

- Ages 18-50 up to \$1,000/month = Declaration of Insurability
- For Older Ages and/or Higher Face Amounts = Phone Interview, Blood Profile and Vitals

### Additional note:

Phone Interview and Vitals can be replaced by Paramedical Exam.

## Medical underwriting requirements

### MIB REPORT

MIB LLC is a company used for sharing of information between member insurance companies in order to assess an individual's risk and eligibility during the underwriting of life, health and disability income policies.

With an authorization signed by the applicant, iA Financial Group will send an inquiry to MIB Inc. to check if the applicant is included in their database. If so, MIB Inc. will provide us with the information on record. This information is sent in a coded format. MIB's coded reports represent different medical conditions and other conditions (typically, hazardous hobbies and adverse driving records) that affect the insurability of the applicant. Should this coded information be inconsistent with the applicant's declarations, further investigation may be required.

We may also contribute such information to MIB Inc. that may be useful to other members who later search the database with the authorization of the insurance applicant. Information will also be in a coded format.

Below are two examples of the type of information provided by MIB, Inc.:

#### **Example 1**

Diabetes, treatment with insulin, diagnosed within three to five years from the date of the coded information.

#### **Example 2**

Three moving violations other than "Driving Under the influence" within the last three years from the time the information was coded. Information obtained by the insured.

### TELEPHONE INTERVIEW

See information provided under *Phone interview* above.

### PARAMEDICAL EXAMINATION BY A NURSE (INCLUDING VITAL SIGNS)

This service, provided by iA Financial Group-approved paramedical service providers, is a personal medical and lifestyle examination that is performed by a registered nurse using a questionnaire. The paramedical takes place at a date, time and place chosen by the applicant when he or she receives a call from the paramedical service provider to make the appointment. The questions included are very similar to the paramedical interview by telephone. The nurse will also take the applicant's vital signs: height, weight, blood pressure and pulse.

#### **Help prepare the applicant:**

Provide the applicant with the document *Preparing for your phone interview or paramedical exam* (see [APPENDIX B](#)).

### BLOOD PROFILE HIV AND URINE

Blood and urine samples will be taken. In order to obtain this, the applicant will have to sign a consent form authorizing the registered nurse to take the samples. The blood and urine samples will be sent to a laboratory for processing by qualified lab technicians. It is important that the applicant informs the nurse of any medication currently being taken.

#### **Help prepare the applicant :**

In order to avoid repeated testing or appointment rescheduling, it is important for the applicant to:

- Fast (no food or beverages, except water) for six hours prior to the appointment time;
- Take medications as usual, but mention them to the registered nurse;
- Inform the nurse when making the appointment if it is difficult to find veins for blood withdrawal, or if there are problems such as blood clotting, fainting, nausea or bruises, or fear of needles. This will help the registered nurse come prepared for the appointment.



#### **ATTENDING PHYSICIAN'S STATEMENT (APS)**

This report is provided by the applicant's attending physician or specialist(s), describing the applicant's medical history. It may include copies of consultation notes, test results or copies of reports from other specialists.

Sometimes the underwriter will ask for a copy of the applicant's medical file from a hospital archives department.

Obtaining an APS from doctors and/or hospitals usually takes around 10 business days and will often lengthen the time required to underwrite an application.

#### **REGULAR INVESTIGATION**

This investigation questionnaire, administered by telephone by a qualified and approved service provider, will establish the stability of applicants with regards to their:

- Financial situation
- Employment
- Lifestyle

It also verifies:

- Criminal record (when permitted by the province)
- Motor vehicle record, given special authorization from the applicant

#### **MEDICAL REQUIREMENTS COSTS**

iA Financial Group incurs the costs for APS requests and when provided by an approved paramedical service provider, will also incur the costs for all medical requirements.

#### **VALIDITY OF THE MEDICAL REQUIREMENTS**

All underwriting documents and requirements are valid for one year.

However, a declaration of good health must be obtained on delivery when the last declared information is more than three months old.

#### **SHARING OF MEDICAL REQUIREMENTS BETWEEN INSURANCE COMPANIES**

As is common practice within the insurance industry, iA Financial Group will share any valid medical requirements. The following conditions apply:

- When providing medical requirements to another insurance company, we will ask for a copy of an appropriate authorization from the applicant.
- When requiring medical requirements from another insurance company, we will provide the other insurer with a copy of the appropriate applicant authorization.

## HEIGHT AND WEIGHT CHART

Male and female height and weight charts

(Height: feet/inches – Weight: pounds)

Height	Weight			
	LIFE		DISABILITY	
	Standard	Uninsurable	Standard	Uninsurable
5/0	90 to 181	247	105 to 194	224
5/1	90 to 187	254	105 to 194	224
5/2	90 to 193	264	105 to 194	224
5/3	93 to 201	273	115 to 224	254
5/4	96 to 206	281	115 to 224	254
5/5	98 to 212	288	115 to 224	254
5/6	101 to 219	298	115 to 224	254
5/7	104 to 224	306	125 to 244	284
5/8	107 to 231	315	125 to 244	284
5/9	110 to 235	324	125 to 244	284
5/10	113 to 245	333	125 to 244	284
5/11	116 to 252	342	145 to 275	314
6/0	120 to 258	350	145 to 275	314
6/1	124 to 267	359	145 to 275	314
6/2	127 to 274	369	145 to 275	314
6/3	131 to 282	378	165 to 304	344
6/4	134 to 290	387	165 to 304	344
6/5	137 to 296	394	165 to 304	344
6/6	141 to 304	404	165 to 304	344

The assessment of each applicant is based on the full underwriting assessment of their file.

Important to know: For any weight loss within 12 months prior to the application date, add half of the weight loss to the actual weight, and then use the chart.

If the applicant's weight is near or above the higher limit for a standard risk, a contract with extra premium may be offered or the coverage may be declined.

Individuals who are significantly underweight will be carefully analyzed on a case-by-case basis.

## Medical conditions and probable underwriting actions

The following chart provides guidelines for the most common medical conditions and the most likely underwriting decision. In addition, the chart shows when an APS is needed, as well as the potential underwriting decision for each business line (life, DI). This will help you be prepared, and to prepare the applicant, for the possible underwriting decision.

It is important to remember that the following are guidelines only, and the final decision is subject to the assessment of the entire file.

MEDICAL CONDITION	POTENTIAL UNDERWRITING DECISION		APS	
	Life	DI	Life	DI
MENTAL AND NERVOUS DISORDERS				
Present, but stable and presently working OR Past, recovered and presently working Applicant’s age ≥ 20				
Anxiety				
Mild – within one year	Standard	Exclusion	No	
Mild – > 1 year	Standard	Exclusion for 90 days	No	
Other: Details required about symptoms, time lost from work, medication, treatment, number of episodes and duration of stability	Rating	Exclusion	Yes	No
Depression – Situational : Burnout, Adjustment mood disorder				
Mild	Usually standard	Exclusion	Usually Yes	No
Severe ≤ 1 year	Defer	Exclusion		
Other: Details required about symptoms, time lost from work, medication, treatment, number of episodes and duration of stability	Rating	Exclusion		
Major depression				
≤ 1 year	Defer	Exclusion	Usually Yes	No
> 1 year	Rating	Exclusion		
Bipolar disorder				
≤ 1 year	Defer	Decline	Usually Yes	Usually Yes
> 1 year	Rating	Exclusion to Decline		
Schizophrenia and other psychotic disorders				
< 3 years	Defer	Decline	No	
≥ 3 years	Rating	Decline	Yes	No
Suicide attempt				
1 attempt	≤ 5 years: Decline > 5 years: Rating	≤ 7 years: Defer > 7 years: Exclusion	Life: Yes, when Rating applicable	
> 1 attempt	Decline	Decline	No	

MEDICAL CONDITION	POTENTIAL UNDERWRITING DECISION		APS	
	Life	DI	Life	DI
Chronic fatigue syndrome				
No underlying cause, no history of nervous disorder or attempted suicide, functional for all daily activities including work	Standard	Decline	Yes	No
Other	Decline	Decline	No	
AIDS or AIDS-related conditions				
Any situation, any time	Decline	Decline	No	
Alcohol abuse – no organ damage – liver enzymes normal				
Alcoholism – abstinent				
≤ 2 years – AA member	Defer	Defer 5 years	No, except if suspicion of related medical condition and offer can still be made	
≤ 3 years – Not AA member	Defer			
> 2 years – AA member	Rating	> 5 years: Rating and maximum benefit period limited to 2 or 5 years		
> 3 years – Not AA member	Rating			
Alcoholism – presently drinking				
Any situation, any time	Decline	Decline	No	
Alcohol use				
Present use: 3 drinks/day – maximum 24 per week 1 drink = 1 glass of wine, 1 beer, 1 cocktail, 1 ounce of alcohol	Age 18–25: Rating Age > 25: Standard	Standard	No, except if suspicion of related medical condition and offer can still be made	
Other – Present or past: Details on usage needed	Rating to Decline	Rating and maximum benefit period limited to 2 or 5 years OR Decline		
Anemia				
Iron deficiency anemia	Standard to Rating	Standard to Rating	Yes, if recent	
Others – Mild to moderate	Standard	Standard to Rating	Usually Yes	
Others – Severe	Decline	Decline		
Aneurysm				
Cerebral				
1 aneurysm completely excised. No residuals	≤ 6 months: Defer	≤ 1 year: Defer	Yes, when potential offer	
	> 6 months: Usually Standard	> 1 to 3 years: Rating		
		> 3 years: Usually Standard		
1 aneurysm not completely excised or radiotherapy. No residuals	≤ 6 months: Defer	Decline		
	> 6 months: Rating			
Present or more than 1 aneurysm, excised or not	Decline	Decline		
Abdominal				
Completely excised – no symptoms	Decline	Decline	Not applicable	
Other	Decline	Decline		
Ventricular				
All situations	Decline	Decline	Not applicable	

MEDICAL CONDITION	POTENTIAL UNDERWRITING DECISION		APS			
	Life	DI	Life	DI		
Other						
Subject to site, present or not, symptoms	Rating to Decline	Decline	Life: Yes, when potential offer			
Arteriosclerosis						
Arteriosclerosis obliterans						
Subject to the site, severity, type of treatment and residuals	Rating to Decline	Decline	Life: Yes, when potential offer			
Other (except varicose veins)						
Subject to the site, severity, type of treatment and residuals	Rating to Decline	Decline	Life: Yes, when potential offer			
Varicose veins						
Any situation	Standard	Exclusion	No			
Arthritis						
Osteoarthritis/Arthritis						
No symptoms – incidental finding	Standard	Usually Standard	No			
Symptomatic – post-trauma	Standard	Exclusion of joint(s) or spine. If replacement, add exclusion of prosthesis				
Symptomatic – not due to trauma	Standard	Exclusion of osteoarthritis, except for spine, in which case exclusion of spine. If replacement, add exclusion of prosthesis	Usually No			
Gout/Psoriatic arthritis						
Mild/Moderate – good control	Standard	Exclusion	No			
Severe or poor control	Standard to Rating	Decline	Life: Yes, when potential offer			
Rheumatoid arthritis/Ankylosing spondylitis/Marie-Strumpell/Other						
All types	Mild: Standard	Mild to moderate: Exclusion	Yes, when potential offer			
	Moderate: Rating					
	Severe: Decline	Severe: Decline				
Asthma						
Minimal/mild	Non-smoker Standard	Non-smoker Usually Standard	No			
	Smoker: Rating	Smoker: Exclusion				
Moderate	Rating	Non-smoker Exclusion				
		Smoker: Exclusion and Rating				
Severe	Non-smoker Standard	Non-smoker Exclusion	Yes	No		
	Smoker: Rating	Smoker: Exclusion and Rating				

MEDICAL CONDITION	POTENTIAL UNDERWRITING DECISION		APS	
	Life	DI	Life	DI
Chronic obstructive pulmonary disease (COPD)				
Minimal	Non-smoker Standard	Non-smoker Exclusion	Yes	No
	Smoker: Rating	Smoker: Exclusion and Rating If emphysema: Decline		
Mild to moderate	Rating	Non-smoker Exclusion		
		Smoker: Exclusion and Rating If emphysema: Decline		
Severe	Usually Decline	Non-smoker Exclusion If emphysema: Decline		
		Smoker: Decline		
Back disorder (Lumbago, whiplash, sprain, strain)				
No herniated disc	Standard	One episode – no manual work – complete recovery	No	
		0–3 years: Exclusion		
		> 3 years: Standard		
		Same as above but with manual work or two episodes:		
		0–5 years: Exclusion		
		> 5 years: Standard		
		> 2 episodes: Exclusion		
Herniated disc	Usually Standard	Incidental finding, no symptoms: Standard	No	
		1 episode, total recovery:		
		< 10 years: Exclusion		
		≥ 10 years: No manual work: Standard		
		With manual work: Exclusion for 119 days and maximum benefit period limited to 5 years		
		> 1 episode or not fully recovered: Exclusion		
		> 1 herniated disc at different sites: Exclusion		



MEDICAL CONDITION	POTENTIAL UNDERWRITING DECISION		APS	
	Life	DI	Life	DI
Bursitis, synovitis, tendinitis, tenosynovitis, any soft tissue injury				
All	Standard	One episode – no manual work – complete recovery	No	
		0–3 years: Exclusion		
		> 3 years: Standard		
		Same as above but with manual work or two episodes		
		0–5 years: Exclusion		
		> 5 years: Standard		
		> 2 episodes: Exclusion		
Carpal tunnel syndrome				
Operated, totally recovered	Standard	Standard	No	
Present, treated or not	Standard	Exclusion		
Cerebrovascular accident (CVA), stroke, transient ischemic attack (TIA)				
Cerebrovascular accident, stroke				
Due to trauma	No residuals: Defer 6 months	No residuals: Defer 10 years > 10 years: Rating and minimal waiting period of 90 days	Yes	Yes
	> 6 months < 1 year: Rating			
	≥1 year: Standard			
	With residuals: Decline	With residuals: Decline		
Due to underlying disease – 1 episode, 1 stenosis – 1 aneurysm and subject to type and severity of underlying cause	Non-smoker;	Non-smoker;		
	No residuals: Defer 6 months or 1 year	No residuals: Defer 5 or 10 years		
	> 6 months or 1 year: Rating	> 5 or 10 years: Rating		
	With residuals or Smoker: Decline	With residuals or Smoker or > 1 episode: Decline		
Other	Decline	Decline		
Transient ischemic attack (TIA)				
Due to underlying disease – 1 episode, 1 stenosis and subject to type and severity of underlying cause	Non-smoker;	Non-smoker;	Yes	Yes
	No residuals: Defer 2 years	No residuals: Defer 2 years		
	> 2 years: Rating	> 2 years: Rating		
	With residuals or Smoker: Decline	With residuals or Smoker: Decline		
Cholesterol				
Well controlled, no familial hypercholesterolemia	Standard	Standard	Usually No – Blood test	
Other	Rating to Decline	Rating to Decline		

MEDICAL CONDITION	POTENTIAL UNDERWRITING DECISION		APS			
	Life	DI	Life	DI		
Diabetes						
Type I – or Insulin dependent diabetes (IDD)						
Age < 20 years old	Decline	Decline	No			
Age ≥ 20 ≤ 39 years old – duration of diabetes > 25 years	Decline	Decline	No			
Age > 20 years old – duration of diabetes ≤ 25 years – no complications – Subject to level of control and duration of diabetes	Rating to Decline	Decline	Yes under certain conditions	No		
Type II – or Non-insulin dependent diabetes (NIDD)						
Age < 20 years old	Decline	Decline	No			
Age ≥ 20 ≤ 29 years old	Duration of Diabetes > 15 years: Decline	Decline	No			
Age > 29 ≤ 39 years old	Duration of Diabetes > 25 years: Decline	Duration of Diabetes > 10 years: Decline	No			
Other – no complications – Subject to level of control and duration of diabetes	Rating to Decline	Rating to Decline	Yes under certain conditions	Usually No – Blood test		
Gestational diabetes						
Current	See Diabetes Type II above	Defer > 3 months post-partum	No			
		> 3 months post-partum:	No			
		Normal glucose: Standard	No			
		Abnormal glucose: See Diabetes Type II above	Yes under certain conditions	Usually No – Blood test		
History of: No current pregnancy	Standard	Standard	No			
History of: Current pregnancy – No diagnosis of present diabetes, > 24 weeks of pregnancy	Normal glucose: Standard	Normal glucose: Standard	Yes under certain conditions	Usually No – Blood test		
	Abnormal glucose: See Diabetes Type II above	Abnormal glucose: See Current above				
History of: Current pregnancy – No diagnosis of present diabetes, ≤ 24 weeks of pregnancy	Defer after 24 weeks of pregnancy	Normal glucose: Standard				
		Abnormal glucose: See Current above				
Drug abuse						
Marijuana or cannabis	Present: 2 joints/week: Standard	Present: 2 joints/week: Standard	No			
	Other: Rating to Decline	Other: Rating to Decline				
Other drugs	Present: Decline	Present: Decline	No			
	Past: Defer 2 to 10 years subject to type of drug	Past: Defer 5 years, except for opiates: Defer 7 years				
	After: Rating to Standard	After: Rating to Standard				

MEDICAL CONDITION	POTENTIAL UNDERWRITING DECISION		APS	
	Life	DI	Life	DI
Epilepsy				
Idiopathic, good compliance with medication, good control, no side effects				
Absence (petit mal) or nocturnal only				
Within 2 years of diagnosis or last attack within 1 year	Defer	Defer		
Last attack > 1 year	< 6 attacks per year: Standard	Exclusion	Yes, under certain conditions	No
	≥ 6 attacks per year: Decline			
Partial (including Jacksonian, focal, temporal lobe and psychomotor attacks)				
Within 2 years of diagnosis or last attack within 2 years	Absence only: see Absence above	Defer	Yes, under certain conditions	No
	Other: See Generalized below			
Last attack > 2 years	Absence only: see Absence above	Exclusion		
	Other: See Generalized below			
Generalized, tonic-clonic (grand mal)				
Diagnosis within one year	Defer	Defer until 2 years of diagnosis	No	
Last attack within 3 years	< 6 attacks per year: Standard	Defer	Yes, under certain conditions	No
	≥ 6 attacks per year: Decline			
Last attack >3 years	< 6 attacks per year: Standard	Exclusion		
	≥ 6 attacks per year: Decline			
Poor control, status epilepticus or serious underlying disease				
All types	Decline	Decline	No	
Hepatitis				
Present or chronic – All types	Decline	Decline	Yes, when declared information is incomplete	
Acute, totally recovered, liver functions normal – All types except hepatitis C	Rating to Decline	Exclusion to Decline	Yes	
Hepatitis C	Decline	Decline	No	
High blood pressure/Hypertension				
Essential or primary, no complications, good compliance with medication				
Optimal control	Usually Standard	Usually Standard	Yes, under certain conditions, if offer is possible	No – Vital signs
Good or moderate control	Standard to Rating	Usually Standard		
Labile or poor control	Defer until 6 months of optimal control	Defer until 6 months of optimal control		
With complications or secondary hypertension				
Any level of control or underlying cause	Rating to Decline	Decline	Yes, if necessary	

MEDICAL CONDITION	POTENTIAL UNDERWRITING DECISION		APS	
	Life	DI	Life	DI
Inflammatory bowel disease				
Crohn's disease, no complications, no extra-intestinal manifestations				
Age at application < 20 years old				
All types	Decline	Decline	No	
Age at application > 20 years old				
Diagnosis within one year	6 months: Defer	< 1 year: Defer	Yes, if offer possible	
Mild or 1 attack	> 6 m to 5 years: Rating	> 1 to 5 years: Exclusion and Rating		
	> 5 years: Standard	> 5 years: Exclusion		
Moderate or >1 attack	Defer 1 year	Defer 3 years		
	> 1 year: Rating	> 3 years: Exclusion and Rating		
Operated (1 to 2 operations), no recurrence	Defer 1 year	Defer 1 year		
	> 1 year: Rating	> 1 to 5 years: Exclusion and Rating > 5 years: Exclusion		
Severe or > 2 operations	Decline	Decline	Not applicable	
Ulcerative colitis, no complications				
Age at application < 20 years old				
All types	Decline	Decline	No	
Age at application > 20 years old				
Mild	Defer 1 year	Defer 3 years	Yes, if offer possible	
	> 1 to 2 years: Rating	> 3 to 5 years: Exclusion and Rating		
	> 2 years: Standard to Rating	> 5 years: Exclusion		
Moderate	Defer 1 year	Defer 5 years		
	> 1 year: Rating	> 5 years: Exclusion and Rating		
Operated (1 operation), no recurrence, any type	Defer 6 months	Defer 1 year		
		> 1 to 5 years: Exclusion and Rating > 5 years: Exclusion		
Removal of colon and rectum	> 6 months: Standard	Defer 1 year > 1 year: Exclusion and Rating	Yes, if offer possible	
Total or partial removal of colon only, or ileostomy only	> 6 months: See Mild or Moderate above	See Mild or Moderate above		
Severe or > 1 operation	Decline	Decline	Yes, if necessary	
Irritable bowel syndrome – No organic disease				
Mild no disabling symptoms	Standard	Standard	No	
More severe symptoms – time lost from work	Standard	Exclusion	No	

MEDICAL CONDITION	POTENTIAL UNDERWRITING DECISION		APS	
	Life	DI	Life	DI
Labyrinthitis, Meniere's disease, vertigo				
Labyrinthitis				
Present	See Meniere's disease below	Decline	Yes, under certain conditions	No
In history, fully investigated, complete recovery, 1 episode	Standard	Defer 1 year		
		> 1 year: Exclusion		
In history, fully investigated, recovery >1 episode	Standard	See Meniere's disease below	Yes, under certain conditions	
Meniere's disease				
Fully investigated, cause known	Rate for cause	Rate for cause	Yes, subject to cause	
Fully investigated, cause unknown				
Present	Subject to severity: Standard to Rating	Decline	Yes, under certain conditions	
In history, fully recovered		Defer 2 years		
		> 2 years: Exclusion		
		> 5 years: Usually Standard		
Vertigo				
Present	Decline	Decline	No	
In history, fully investigated, cause known	Rate for cause	Rate for cause	Yes, subject to cause	
In history, fully investigated, cause unknown, recovery, 1 episode	Subject to severity: Standard to Rating	Defer 1 year	Yes, under certain conditions	No
		> 1 year: Exclusion		
In history, fully investigated, cause unknown, recovery >1 episode			See Meniere's disease above	Yes, under certain conditions
Phlebitis/Thrombophlebitis (other than varicose veins)				
Lower limbs and hips, 1 upper limb				
1 episode, no complications, completely recovered	Defer 2 months > 2 months: Standard	Superficial veins: ≤1 year: Exclusion 90 days	No	
		> 1 year: Standard		
		Deep veins: ≤ 2 year: Exclusion		
		> 2 years: Standard		
1 episode, with complications (pulmonary embolism, etc.)	Defer 1 year	As above, Exclusion to Decline subject to nature and severity of complications	Yes	
	>1 year: Rating to Decline subject to nature and severity of complications			
2 or more episodes without anticoagulant treatment after recovery	Defer 6 months > 6 months: Rating to Standard	Defer 1 year (and minimum 6 months after end of anticoagulant)	Usually No	
		> 1 to ≤ 5 years: Exclusion		
		> 5 years: Standard		

MEDICAL CONDITION	POTENTIAL UNDERWRITING DECISION		APS	
	Life	DI	Life	DI
2 or more episodes with anticoagulant treatment after recovery	Defer 6 months > 6 months: Rating to Standard	Decline	Yes	No
Other	Decline	Decline		
Pulmonary embolism				
1 episode, subject to type of treatment and severity, no residuals	Defer 6 months > 6 months: Rating With residuals: Decline	Caused by venous thrombosis, see Thrombophlebitis above	Yes, under certain conditions	
2 episodes, continuous anticoagulant	Defer 1 year > 1 year: Rating	Decline		
3 episodes or more, or no continuous anticoagulant	Decline	Decline	Yes, if necessary	
Sleep apnea				
Central sleep apnea				
All cases	Decline	Decline	Yes, if necessary	
Obstructive sleep apnea, mixed apnea, good compliance with treatment, including CPAP				
Mild	Standard to Rating	≤ 3 months of treatment: Defer > 3 months: Exclusion	Yes, under certain conditions	
Moderate	Rating	≤ 3 months of treatment: Defer > 3 months: Exclusion		
Severe	Decline	≤ 12 months of treatment: Deferred > 12 months: Exclusion and Rating	Yes, if necessary	
Sleep disorders				
Insomnia				
Mild – no time lost from work, no medication or occasional	Standard	Exclusion for 90 days	No	
Other: details required about symptoms, time lost from work, medication, treatment, number of episodes and duration of stability	Standard to Rating	Exclusion	No	
Narcolepsy				
Fully investigated, compliant and good response to treatment, non-hazardous stable occupation, no driving criticism	Standard to Rating	Defer after 2 years of treatment > 2 years: Exclusion	Yes	
Other	Decline	Decline		



MEDICAL CONDITION	POTENTIAL UNDERWRITING DECISION		APS	
	Life	DI	Life	DI
Spina bifida				
Spina bifida occulta				
Present or in history	Asymptomatic: Standard Symptomatic: Decline	Exclusion	Yes, if offer is possible	No
Spina bifida – other				
Present	Rating to Decline	Decline	Yes, if offer is possible	Yes, if necessary
In history, operated, no residuals	Defer 6 months, > 6 months: Standard	Defer 6 months post operation > 6 months: Exclusion		
In history, operated, with residuals	Rating to Decline	Decline	Yes, if offer is possible	No
Tumours, cancer				
Tumours benign, confirmed by biopsy or other diagnostic test				
Brain or spinal cord	Present or removed: Decline	Present or removed: Decline	Yes, if offer is possible	
Others (subject to type and location)	Present: Rating to Decline Removed: Usually Standard	Present: Exclusion to Defer Removed: Usually Standard		
Tumours malignant, cancerous, subject to type, location and time since cancer-free	Present: Decline Removed or treated: Rating to Decline	Present: Decline Removed or treated: Usually Defer after 5 years of last treatment, if any > 5 years: Exclusion to Decline		
Skin cancer				
Basal cell carcinoma	Present: Usually defer after surgery Removed or treated: Usually Standard	Present: Decline Removed or treated: 1 episode: Usually Standard More than 1 episode: Exclusion	Yes, if offer is possible	
Melanoma, 1 occurrence, subject to type, location and time since cancer-free	Present: Decline Removed or treated: Rating to Decline	Present: Decline Removed or treated: Usually defer for 1-5 years After: Exclusion to Decline		

## **Extra premiums (ratings)**

iA Financial Group's maximum extra premium for:

- Disability insurance is +100 (200% morbidity)
- Life insurance is +200 (300% mortality)

An extra premium is usually applied when it is impossible to exclude the condition that increases the risk of morbidity in disability insurance (e.g., height/weight, diabetes, motor vehicle record, alcohol or drug use, etc.).

## **Disability exclusion riders and modifications (Notice of discrepancy)**

When assessing disability applications, these riders represent the most common method of handling a medically impaired risk. Exclusion riders are used in underwriting disability insurance whenever it is possible to do so. By excluding coverage for disability arising from an existing impairment, we are able to grant insurance against disability from all other causes, instead of simply declining the application.

Modifications could include:

- Smoker rates
- Different occupational class
- Extending the waiting period
- Reducing the benefit period
- Reducing the amount applied for
- Offering a different "own occupation" definition

At iA Financial Group, our underwriters will do their best to make an offer before declining or deferring a case. We offer up to a maximum of:

- Three exclusion riders;
- One modification (waiting period or maximum benefit period, etc.); and
- An extra premium of up to +100%.

## **Reconsideration**

iA Financial Group will inform the applicant when a reconsideration of an application is possible, and under what conditions we will reconsider an application that has been declined, modified, excluded or rated.

In general, reconsideration of an extra premium will require a complete declaration of health, and sometimes other tests at the underwriter's request. Reconsideration of an exclusion rider will require information about the condition excluded provided by a specific questionnaire answered through a phone interview. For both types of reconsideration, an APS may be ordered.

# Non-Medical underwriting

## Occupations

For our disability products, an applicant must be working full-time according to the definition specified by the contract applied for.

### Superior Program and Universal Loan

For these products, “full-time work” means that the insured performs remunerative work:

- At the rate of at least 21 hours per week on a regular and continuous basis; or
- For at least eight months for a total of 1,050 hours per year; or
- Four months for a total of 1,050 hours per year.\*

\* For seasonal and contractual workers only. To have access, the seasonal and contractual workers rider must be purchased.

### Acci-Jet

For this product, “full-time work” means that the insured performs remunerative work:

- At least 21 hours per week; and
- For at least eight months per year.

### Occupational classes

The occupational class is very important, as it determines the premium rates and, to some extent, the definition of the applicant’s regular occupation. For example, occupational Class B and C applicants do not qualify for a definition of “Regular occupation to age 65.”

The class also influences the underwriting decision, as an injury to a knee could lead to one or two weeks of disability for a white-collar worker (secretary, manager, etc.), but a much longer period of disability for blue-collar worker such as a tile layer.

It is very important to describe the applicant’s duties and the percentages of physical and non-physical work in the appropriate sections of the application. This information will give valuable insight into the applicant’s occupation and result in quicker and more precise underwriting on our part.

For example, stating “president” or “owner” of a business does not tell the underwriter what the applicant actually does. The owner of a restaurant who only performs supervision and administrative duties would be classified as 3A, but if he or she are regularly involved in the preparation of food and or serving the clients, the applicant could be classified as 1A or 2A, subject to the percentage of physical work.

### Determining an applicant’s occupational class

One of the most difficult tasks you may have as an advisor is deciding on the appropriate occupational class. To help you with this process, please consult the occupational list provided on Assure&go in order to determine the appropriate occupational class for your applicant (a copy of the list can also be found in **APPENDIX C**).

Below, we have provided you with information that may help you determine the appropriate occupational class. An Occupational Class is determined based on a list that classifies all jobs into one of six classes based on:

- The physical requirements of the occupational duties
- The environment, circumstances and working conditions under which the occupation is performed, and the degree of exposure to occupational injury or sickness
- Academic degree related to the occupation

The classifications are generally as follows:

**Class 4A:** Any person who has a university graduation degree or who is member of a recognized professional association related to his or her occupation, and who does not perform any physical work. These occupations usually involve the least amount of risk and have a very high degree of stability.

**Example:** *lawyer, architect, biologist with no laboratory work, physician or specialist such as a psychiatrist.*

**Class 3A:** Any person with a post-secondary diploma who does not perform any physical work. For the most part, this would include anyone doing paperwork at a desk or carrying out customary office business. The environment and circumstances surrounding the business should be those normally associated with the average business office.

**Example:** *office clerk, secretary, architectural technician who does not work in the field.*

**Class 2A:** Any person whose occupational duties involve less than or equal to 20% of time spent on physical work. Some owners or managers of a business whose duties include supervision or inspection of plant operations usually qualify for this class.

**Example:** interior designer, film developer, computer technician, locksmith, owner of a bowling alley whose duties are supervision and management only.

**Class 1A:** Any person whose occupational duties involve more than 20% of time spent on physical work in industries or work environments without a high exposure to occupational injury or illness. These are usually skilled manual workers.

**Example:** butcher, hairdresser, plumber, cleaner/laundry, doorman, operator/power shovel, bus driver.

**Class B:** Any person whose occupational duties involve more than 20% of time spent on physical work in industries or work environments with a high exposure to occupational injury or illness.

**Example:** exterminator, antenna assembler, truck driver of gas, oil or other hazardous materials (excluding explosives), all truckers in forestry business, operator of forestry machines.

**Class C:** Any person performing more than 20% physical work in an industry where there is a high risk of injury or illness, or any person doing a trade where there is a high risk of injury or illness.

**Example:** underground-mine workers, armoured truck driver, fisherman.

## Occupational enhancement (not available with Acci-Jet)

### GENERAL CONDITIONS

We will allow an upgrade of the occupation classification, subject to the following rules. In order to be eligible for this enhancement, the applicant must:

- Work outside the home over 50% of the time;
- Have at least three years of experience at the same company;
- Meet one of the following criteria:
  - Have at least five years of related experience; or
  - Have at least five employees reporting to him or her; and

- For the past two years, have a net annual income of:
  - More than \$35,000 for an occupational class enhancement, in which case:
    - ♦ B is upgraded to 1A;
    - ♦ 1A is upgraded to 2A; and
    - ♦ 2A is upgraded to 3A; or
  - More than \$60,000 for an occupational class enhancement, in which case 3A is upgraded to 4A.

This enhancement allows you to offer a lower premium to your client. To apply for the enhancement, it is important that you complete the form available on our website and Assure&go.

### SUMMARY OF OCCUPATIONAL ENHANCEMENT RULES

Enhancement	Works outside the home >50% of time	3 years of experience with the same company	5 years of related experience OR have 5 employees	Income > \$35,000 for the past 2 years	Income > \$60,000 for the past 2 years
B → 1A	✓	✓	✓	✓	
1A → 2A	✓	✓	✓	✓	
2A → 3A	✓	✓	✓	✓	
3A → 4A	✓	✓	✓		✓

#### **LIMITATIONS**

An occupational class enhancement is not allowed for drivers/truckers, child care educators, farm owners, forestry workers and all occupations defined as Class C.

#### **Multiple occupations with different occupational classes (to a maximum of two)**

If an applicant has more than one occupation, individual consideration will be given on a case-by-case basis. In general, the applicant would be classified between the lowest occupational class and the highest occupational class, taking into consideration the hours worked at each occupation and the percentage of income for each occupation.

The definition of regular occupation would be that of the chosen class, and a discrepancy note would have to be approved and signed by the applicant stating that in the case of a claim, in order for the applicant to be considered disabled, he or she must be so for all the different occupations the applicant has.

In such a case, because the underwriter has already applied a kind of enhancement to the occupational class, the applicant will not be eligible for the enhancement of occupational class provided by the contract.

#### **Change in occupation**

Once an occupational class is approved and the contract issued, the occupational class is guaranteed, as long as the insured continues to work full-time according to the definition of the contract. Even if the insured's new occupation represents a higher-risk occupational class, the insured will continue to pay the lower premiums based on the occupational class given at time of issue. However, in the event of a disability claim, the "regular occupation" performed prior to the onset of disability will apply under the contract's definition of total disability.

For example, an application for insurance is approved with occupational class 3A because the insured is an office clerk and chose the "Extension to Age 65" option for his Regular occupation. The client later submits a disability claim and it is determined that the pre-disability occupational class should be B because the client is now working as a forestry truck driver. The maximum duration of the regular occupation definition will, therefore, be limited to 5 years because "regular occupation to age 65" is not available for occupational class B. It is important to note that only occupational classes B and C do not qualify for an "Up to Age 65" regular occupation definition.

Of course, this does not prevent a client from applying for a modification of occupational class should he or she change to an occupation that represents less risk than the previous one. An underwriter will review the new occupation, but no other proof of insurability would be required.

## Home-based workers

With more and more people working from home and more entrepreneurs starting small businesses from home, the following guidelines have been developed to assist you in determining the eligibility of these individuals.

### DEFINITION

“Home-based worker” means a person who performs all or part of his/her job at home and is able to submit supporting proof of income.

### CHART OF ELIGIBILITY AND APPLICABLE LIMITATIONS

Type	% of Time Worked at Home	Requirements	Restrictions		
			Superior Program	Universal Loan Insurance	Acci-Jet Program
<b>Employee</b> On payroll of an employer (not self-employed)	Up to 100%	None	None	None	None
Business <b>with</b> customer traffic (visible customer movement in and out each day during business hours)	Up to 100%	None	None	None	None
Business <b>without</b> customer traffic	≤ 50%	None	None	None	None
	> 50%	1. Occupational classes 1A to 4A 2. Job stability (2 years in same or related industry) 3. Annual income of at least \$15,000 (after expenses) No coverage available if ALL these eligibility requirements are not met.	· Waiting period: <b>90 days</b> · Benefit period: <b>5 years</b> maximum · <i>Partial disability</i> option not available · Additional <i>residual disability</i> coverage under policy does not apply	· Waiting period: <b>90 days</b> · Benefit period: <b>5 years</b> maximum · <i>Partial disability</i> option not available	· Waiting period: <b>119 days</b> · Benefit period: <b>5 years</b> maximum · <i>Partial disability</i> option not available



## Seasonal and contractual workers

As of April 25<sup>th</sup>, 2016, seasonal workers are eligible under our Superior Program and Universal Loan disability insurance products, as long as they work a minimum of 4 months per year for a total of 1,050 hours. The occupational class would be defined by their job (from 4A to C) but they will benefit from the seasonal and contractual occupation definition.

It is important to note that for those workers, the maximum duration of the “Regular Occupation” period under the definition of Total Disability is twenty-four (24) months following completion of the waiting period.

## Military risks

As of April 25<sup>th</sup>, 2016, members of the armed forces are eligible for our regular disability insurance. However, they are not covered for all disabilities resulting from activities that are performed while they are actively “at work,” as provided by the contractual exclusion pertaining to armed forces. Their occupational class would be class C.

Members of reserve units of the armed forces are also eligible under our regular disability insurance, and their occupational class would also be C unless they are engaged in an otherwise insurable occupation and are not about to be called for military action. In this instance, their occupational class will be that defined by their other occupation. However, they will not be covered for all disabilities resulting from activities that are performed while they are actively “at work” as a member of reserve, as provided by the contractual exclusion pertaining to armed forces.

## Lifestyle

### TOBACCO USE

See *Smoking* above.

### DRUG AND ALCOHOL USE

See *Medical conditions and probable underwriting actions* above.

### AVOCATIONS AND HAZARDOUS SPORTS

Many avocations pose no additional concerns or any unusual hazards. However, others do, and this will affect our underwriting.

The underwriting is usually based on the following criteria:

- Qualifications (certified, etc.)
- Frequency of activity (past/present/future)
- Other relevant details when applicable, such as height, participating alone, location, depth, speed reached, combat or competition involved

The following table summarizes the probable underwriting actions for the most common sports, subject to the criteria above.

## AVOCATIONS AND HAZARDOUS SPORTS (RECREATIONAL)

	Business line	
	Life	DI
Motor vehicle racing		
Subject to type, speed reached, location	From Standard to Exclusion to Rating and Exclusion	Contractual exclusion
Aviation		
Occupational: Commercial or private	Subject to type, type of aircraft, number of hours: Rating to Exclusion	Contractual exclusion
Recreational	Subject to type, type of aircraft, number of hours: Rating to Exclusion	Motorized: Contractual exclusion Non-motorized: Exclusion
Boxing/Kickboxing		
Amateur – no combat	Standard	Exclusion
Amateur with combat	Standard	Decline
Professional	Rating	Decline
Bungee jumping, hang gliding, heli-ski, cat-ski, skiing that necessitates anti-avalanche equipment		
Bungee jumping	Rating	Exclusion
Hang gliding	Standard	Exclusion
Heli-ski, cat-ski, skiing that necessitates anti-avalanche equipment	Rating to Decline	Decline
Martial arts		
Amateur – no combat	Standard	Exclusion
Amateur with combat	Standard	Decline
Professional	Standard	Decline
Extreme	Decline	Decline
Mountain/Rock/Ice climbing		
Mountaineering, hiking, tracking	< 13,000 feet (4,000 m): Standard ≥ 13,000 (4,000 m): Rating	< 13,000 feet (4,000 m): Standard ≥ 13,000 (4,000 m): Exclusion
Mountain/Rock/Ice climbing, subject to location	Amateur: < 13,000 feet (4,000 m): Standard ≥ 13,000 feet (4,000 m): Exclusion to Decline Professional: Usually Decline	Amateur: Exclusion to Decline Professional: Decline
Scuba diving (subject to above general criteria, no diving alone)		
Snorkel	Standard	Standard
Other		
Up to 75 feet	Standard	Standard
> 75 feet ≤ 150 feet	Rating	Exclusion
> 150 feet	Decline	Decline
Sky diving/Parachuting		
Club affiliated	Subject to frequency per year and type: Standard to Rating > 200 jumps per year: Decline	Exclusion
Other		Exclusion
Wrestling		
Amateur – no combat	Standard	Exclusion
Amateur with combat	Standard	Decline
Professional	Decline	Decline
Extreme	Decline	Decline

**Important:** For disability insurance, when the client's occupation involves a hazardous sport – as for example a heli-ski guide or instructor – the client is eligible under our Class C occupational class, with an exclusion for any heli-skiing that is not work-related (for instance, practicing heli-skiing for pleasure).

For life insurance, subject to the above criteria, we will, when possible, offer the applicant a choice between a special rating or an exclusion rider.

## CRIMINAL RECORD

Applicants with criminal activities may be uninsurable. Applicants must have completed their sentence before being eligible to apply for one of our products. Subject to the type and severity of the criminal act, and the time period since the sentence was completed, they could be approved standard to rated, or else declined. Having more than one criminal record would lead to a more severe decision, subject to the type and severity.

## DRIVING

Although it is true that violations of traffic law do not necessarily result in accidents, studies do show that there is a high incidence of fatal accidents that result from traffic law violations. Speeding is a most significant risk factor. The ratio of actual or expected number of accidents rises significantly with a record of multiple violations, the deadliest being driving under the influence. Careful analysis will be given by the underwriter to the driving record of the applicant, and again, for all lines of business, the decision could vary between standard, rated and declined.

If applicants have lost their driver's license because of driving under the influence, before being eligible for insurance they must satisfy the following conditions:

If applicants have lost their driver's license because of driving under the influence, they must satisfy the following conditions before being eligible for insurance:

### Life

Have recovered their driver's license

### Disability

Have recovered their full driver's license (i.e., with no restrictions at all, such as "driving for work only" or "use of a breathalyzer") for a period of 12 consecutive months

When applicants lose their driving license for other reasons, the time period for which the driving license must have been recovered can vary, as determined by the specific reason.

# Financial underwriting

Financial underwriting is one of the most complex and least-understood aspects in the field. In a contract of disability insurance (except for our Universal Loan Insurance), there is a direct relationship between the benefit amount applied for and the applicant's earned income. Therefore, it is very important to establish the earned income correctly.

When assessing the risk for disability insurance, iA Financial Group needs to keep in mind that insureds should not earn more when disabled than they would if they were working full-time. Otherwise there would be no incentive for the insured to return to work.

## Earned income

Earned income is the primary basis for determining the maximum monthly benefit an applicant could apply for.

For underwriting purposes, income is earned if it stops or reduces significantly when the applicant becomes disabled.

## Determining the eligible monthly income

### BASIC CRITERIA

For a salaried applicant, the eligible monthly income is based on the annual salary, plus bonus if any, before taxes.

For business owners, our Superior Program and Acci-Jet Program offer applicants a choice between basing their available monthly benefit on their gross income or their net income, based on their share in the business. However, in order for applicants to choose their gross income, their business must show two past years of profits.

This comparative calculation can help an applicant choose between gross or net income:

Net income		Gross income	
Net business revenues	\$ <input type="text"/>	Gross business revenue	\$ <input type="text"/>
	+		-
Insured's salary	\$ <input type="text"/>	Costs of goods	\$ <input type="text"/>
	=		-
Total <b>(1)</b>	\$ <input type="text"/>	Salaries (except the insured's salary)	\$ <input type="text"/>
			=
		Total	\$ <input type="text"/>
		X 50%	=
		New total	\$ <input type="text"/>
			X
		% of share % <b>(2)</b>	\$ <input type="text"/>
The <b>annual income</b> is the greater of <b>(1)</b> and <b>(2)</b>			\$ <input type="text"/>

PLEASE NOTE : The calculation of the gross or net income must be based on the applicant's share in the business.

When the annual income is defined, please indicate it on Assure&go, and the available monthly benefit will be automatically calculated and indicated as a reference in order to help you and the applicant apply for the appropriate monthly amount of benefits according to the applicant's need and maximum available monthly amount. (See the Schedule of maximum available monthly benefits on page 37)

### Existing coverage: Worker's compensation and personal or group benefits

The amount of the monthly benefit can be affected by existing coverages, subject to the following guidelines:

- Monthly benefit amounts less than or equal to \$2,000 will not be integrated.
- For an applicant covered by worker's compensation or a personal and/or group disability insurance policy, payments to the insured must be deducted from the available monthly benefit, so that the total of all amounts insured (integrated or not integrated) do not exceed the maximum available monthly amount of benefits. This is done in order to avoid over-insurance.

### Financial information and existing insurance: Determining eligible monthly benefit

	Earned (insurable) income	Required financial documentation	Monthly income benefit amount applied for, plus in force from all sources	Number of years of required documentation
Salaried employee (no ownership)	Salary, plus Bonus	None at issue (except if the applicant chooses to guarantee the requested benefit amount; then it must be provided at time of issue).  At time of claim: Personal T1 General Or T4  No proof of income would be required for insured amount ≤ \$1,000	This benefit amount must not be higher than the maximum amount benefit allowed by the earned insurable income, including all in force.	At time of issue: 2 years in order to guarantee the benefit.
Commissioned employees	Salary, if any Commission Bonus	None at issue (except if guarantee requested – same as above).  At time of claim: Personal T1 General		At time of claim: The last year. However, if this income does not justify the insured benefit amount, then the income of the 3 best years within the last 5 years are requested in order to make an average to get closer to or match the insured monthly benefit.
Non-incorporated business owner (sole proprietorship / partnership)	Owner's share of the business net income* (after expenses and before taxes)  Fee or any other amount received for professional services or work performed	None at issue (except if guarantee requested – same as above).  At time of claim: Personal T1 General and financial statement, if any, with owner's percentage share		
Incorporated business (owner)	Salary plus Bonus  Owner's share of the net corporate profit*  Fee or any other amount received for professional services or work performed	None at issue (except if guarantee requested – same as above).  At time of claim: Personal T1 General, plus corporate TP1 or financial statement with owner's percentage share		

\* Net corporate profit means the net profit of the business after expenses and before taxes multiplied by the insured's percentage share in the business.

**Proof of earned income for Universal Loan Insurance**

No proof of earned income is necessary. However, the clients must provide proof of their loan obligations at the time of claim.

**Job stability**

The length of time applicants have been in their present employment is an important consideration in measuring stability. A new employee is more likely to be laid off than one with more seniority, and is more likely to fail at a new job or decide that the job is not a good fit.

On the other hand, an employee who has been at a job less than six months, but has demonstrated job stability for the previous ten years, is a much lower

risk than an employee who is at his or her fourth job within the last two years.

An applicant who has a history of unstable employment may have a higher incidence of disability claims.

For newly self-employed applicants (less than or equal to a year), the following criteria apply (except in the case of Universal Loan Insurance):

In a new field	Immediately eligible
A salaried employee who becomes self-employed in the same field of business	Immediately eligible
A self-employed who has no income the first year	May apply for a maximum monthly benefit of \$1,000

**Bankruptcy**

Applicants who have a history of bankruptcy present a special concern for disability underwriting. Personal bankruptcy may be a means to escape from

bad financial liabilities, and repeated bankruptcies may indicate bad financial management or even fraudulent intent. The following criteria will apply:

<b>Life</b>	<b>Disability</b>
Applicants who have not yet been totally liberated from their bankruptcy could be eligible under certain circumstances.	Applicants must wait 12 consecutive months after having been totally liberated from their bankruptcy in order to be eligible.

An applicant who has experienced multiple bankruptcies will be declined.

## Schedule of available monthly benefits

Annual Income (\$)	Available Amounts (Any Waiting Period)	Annual Income (\$)	Available Amounts (Any Waiting Period)	Annual Income (\$)	Available Amounts (Any Waiting Period)
Less than 15,000	1,000	111,251 to 114,250	5,700	263,751 to 267,500	10,400
15,001 to 16,000	1,100	114,251 to 117,000	5,800	267,501 to 271,250	10,500
16,001 to 18,000	1,200	117,001 to 119,500	5,900	271,251 to 275,000	10,600
18,001 to 20,000	1,300	119,501 to 122,250	6,000	275,001 to 278,750	10,700
20,001 to 21,500	1,400	122,251 to 124,750	6,100	278,751 to 282,500	10,800
21,501 to 23,000	1,500	124,751 to 127,750	6,200	282,501 to 286,250	10,900
23,001 to 25,000	1,600	127,751 to 130,750	6,300	286,251 to 290,000	11,000
25,001 to 27,000	1,700	130,751 to 133,750	6,400	290,001 to 293,750	11,100
27,001 to 28,500	1,800	133,751 to 136,750	6,500	293,751 to 297,500	11,200
28,501 to 30,500	1,900	136,751 to 139,750	6,600	297,501 to 301,250	11,300
30,501 to 32,000	2,000	139,751 to 142,750	6,700	301,251 to 305,000	11,400
32,001 to 34,000	2,100	142,751 to 145,750	6,800	305,001 to 308,750	11,500
34,001 to 35,500	2,200	145,751 to 148,750	6,900	308,751 to 312,500	11,600
35,501 to 37,250	2,300	148,751 to 151,750	7,000	312,501 to 316,250	11,700
37,251 to 39,000	2,400	151,751 to 154,750	7,100	316,251 to 320,000	11,800
39,001 to 40,500	2,500	154,751 to 157,750	7,200	320,001 to 323,750	11,900
40,501 to 42,500	2,600	157,751 to 160,750	7,300	323,751 to 327,500	12,000
42,501 to 44,500	2,700	160,751 to 163,750	7,400	327,501 to 331,500	12,100
44,501 to 46,500	2,800	163,751 to 166,750	7,500	331,501 to 335,500	12,200
46,501 to 48,500	2,900	166,751 to 169,750	7,600	335,501 to 339,500	12,300
48,501 to 50,750	3,000	169,751 to 172,000	7,700	339,501 to 343,500	12,400
50,751 to 53,000	3,100	172,001 to 174,750	7,800	343,501 to 347,500	12,500
53,001 to 55,000	3,200	174,751 to 178,250	7,900	347,501 to 352,500	12,600
55,001 to 57,000	3,300	178,251 to 181,750	8,000	352,501 to 357,500	12,700
57,001 to 59,000	3,400	181,751 to 185,000	8,100	357,501 to 362,500	12,800
59,001 to 61,000	3,500	185,001 to 188,000	8,200	362,501 to 367,500	12,900
61,001 to 63,000	3,600	188,001 to 191,000	8,300	367,501 to 372,500	13,000
63,001 to 65,000	3,700	191,001 to 194,000	8,400	372,501 to 378,500	13,100
65,001 to 67,000	3,800	194,001 to 197,250	8,500	378,501 to 384,500	13,200
67,001 to 69,500	3,900	197,251 to 200,750	8,600	384,501 to 390,500	13,300
69,501 to 71,500	4,000	200,751 to 204,250	8,700	390,501 to 396,500	13,400
71,501 to 73,750	4,100	204,251 to 207,750	8,800	396,501 to 402,500	13,500
73,751 to 76,000	4,200	207,751 to 211,250	8,900	402,501 to 408,500	13,600
76,001 to 78,500	4,300	211,251 to 215,000	9,000	408,501 to 415,500	13,700
78,501 to 80,500	4,400	215,001 to 218,750	9,100	415,501 to 422,500	13,800
80,501 to 82,750	4,500	218,751 to 222,500	9,200	422,501 to 429,500	13,900
82,751 to 85,250	4,600	222,501 to 226,250	9,300	429,501 to 436,500	14,000
85,251 to 87,250	4,700	226,251 to 230,000	9,400	436,501 to 443,500	14,100
87,251 to 89,750	4,800	230,001 to 233,750	9,500	443,501 to 450,500	14,200
89,751 to 92,250	4,900	233,751 to 237,500	9,600	450,501 to 457,500	14,300
92,251 to 95,000	5,000	237,501 to 241,250	9,700	457,501 to 464,500	14,400
95,001 to 97,750	5,100	241,251 to 245,000	9,800	464,501 to 471,500	14,500
97,751 to 100,500	5,200	245,001 to 248,750	9,900	471,501 to 478,500	14,600
100,501 to 103,250	5,300	248,751 to 252,500	10,000	478,501 to 485,500	14,700
103,251 to 106,000	5,400	252,501 to 256,250	10,100	485,501 to 492,500	14,800
106,001 to 108,500	5,500	256,251 to 260,000	10,200	492,501 to 500,000	14,900
108,501 to 111,250	5,600	260,001 to 263,750	10,300		

\$500,001 or more = Factor .03 (adjusted to the nearest \$100)

## Overhead expense

Coverage for overhead expense offers applicants who are business owners help in paying the expenses necessary to run the business, while benefiting from a tax deduction on the premiums for this coverage. If an applicant becomes totally disabled due to an illness or accident, overhead expense insurance will help cover the business's regular office expenses, such as:

- Heating, telephone and electricity
- Rent
- Employee salaries, for businesses with three or fewer employees. Where there are more than three employees, employee salaries cannot be considered in establishing the amount of overhead expenses to apply for
- Accounting services
- Subject to certain conditions, car or truck expenses, when the vehicle is essential to the performance of duties

The maximum amount allowed could be up to \$15,000 per the client's occupational class.

A maximum amount of \$6,000 is offered to truck drivers and farmers.



# Appendices

## List of Automatic Denials for Disability\*

Illness coverage DENIED under these conditions
Insulin-dependent diabetes
Heart attack, bypass surgery
Hard drug use, current or within 5 years
Treatment for alcohol or drug abuse, within 5 years
Alcohol AND drug abuse, current or within 10 years
Treatment for alcohol AND drug abuse, within 10 years
Loss of driver's licence for driving under the influence in past year
Currently disabled
Rheumatoid arthritis, severe
Polyarthritis, severe
Ankylosing spondylitis, severe
Osteoporosis, severe
Paralysis, quadriplegia
Alzheimer's
Fibromyalgia
Chronic fatigue
Multiple sclerosis or suspected multiple sclerosis still under investigation
AIDS or HIV+
Muscular dystrophy
Parkinson's
Down's syndrome (trisomy)
Attempted suicide within past 7 years
Obesity – ratio height/weight is in the Uninsurable column of the Height and Weight Chart above (page 14)
Huntington's chorea
Polycystic kidney disease

### Illness coverage DENIED under these conditions

Alcoholic hepatitis, cirrhosis of the liver, hepatitis C
Bipolar disease and other psychotic disorders
Cystic fibrosis
Hemophilia
Organ transplant (recipient)

**\* It is extremely important to note that this list is not restrictive and is entirely subject to a comprehensive analysis of the case.**

**It is provided strictly for information purposes.**



## Preparing for your phone interview or paramedical exam



Congratulations on purchasing a personal insurance contract with iA Financial Group. You will be contacted shortly to complete a declaration of health either through a phone interview or by a nurse coming to visit you to complete a paramedical exam. The personal and medical information you will provide is necessary to determine your insurability.

To help you prepare for this meeting, we are providing an outline of the topics you will be asked about:

Topics	Information that will be gathered during your interview		Information to have on hand
<b>Prescription drugs</b>		<ul style="list-style-type: none"> <li>- Reason</li> <li>- Since when</li> <li>- Dosage</li> </ul>	The list of your prescribed drugs and dosage.
<b>Visits to</b>	<b>Your family physician</b>	<ul style="list-style-type: none"> <li>- Date of your last visit</li> <li>- Reason for visit</li> <li>- Physician's recommendations</li> <li>- Are you awaiting treatment or results?</li> </ul>	The full name and contact details of the physician or office who can provide us with your complete medical record, including the date and reason for your last visit.
	<b>Specialist(s)</b>	<ul style="list-style-type: none"> <li>- Date of your last visit</li> <li>- Reason for visit</li> <li>- Physician's recommendations</li> <li>- Are you awaiting treatments or results?</li> </ul>	
	<b>Alternative medicine practitioner(s)</b>	<ul style="list-style-type: none"> <li>- Acupuncturist, osteopath, chiropractor, etc.</li> </ul>	The full name and contact details of any specialist(s) consulted in the past five years and name of hospital where any surgery or special tests took place.
<b>Known medical conditions</b>		<ul style="list-style-type: none"> <li>- Since when</li> </ul>	
<b>Lifestyle</b>	<b>Smoking</b>	<ul style="list-style-type: none"> <li>- Frequency</li> </ul>	
	<b>Drinking</b>	<ul style="list-style-type: none"> <li>- Quantity / Frequency</li> <li>- Type (beer, wine, liquor)</li> </ul>	
	<b>Drug use</b>	<ul style="list-style-type: none"> <li>- Quantity / Frequency</li> <li>- Type (marijuana, cocaine, heroin)</li> </ul>	
	<b>Future Foreign travel</b>	<ul style="list-style-type: none"> <li>- Destination(s)</li> <li>- Trip length</li> </ul>	
	<b>Criminal record</b>	<ul style="list-style-type: none"> <li>- Date of conviction</li> <li>- Reason</li> <li>- Are you awaiting proceedings?</li> </ul>	
<b>Driving record</b>	<b>Loss of driver's license</b>	<ul style="list-style-type: none"> <li>- When? Why?</li> </ul>	
	<b>Driving offences</b>	<ul style="list-style-type: none"> <li>- How many? When? Why?</li> </ul>	

To ensure a smooth interview process, we recommend that you gather all relevant documents so that you have them on hand for your meeting. Also, **please remember that the interview/paramedical exam will take anywhere from 20 to 45 minutes.**

## Determine your client's occupational class

You must select your client's occupational class using this list. Although the list includes most occupations, it is not exhaustive. If you are unable to find your client's occupation on the list, please contact our Customer Service Department at 1-800-465-5818 or refer to Assure&go.

<b>Accommodation centre for seniors, the disabled or orphans</b>	Not available		
<b>Accountant</b>			
certified (CA-CGA-RIA-CMA-CPA) (if from home*)	4A		
not certified (if from home*)	3A		
<b>Acrobat</b>	C		
<b>Actor</b>	C		
<b>Actuary</b>	4A		
<b>Acupuncturist</b>	3A		
<b>Adjuster, fitter</b>	1A		
<b>Agent</b>			
artistic, talent, securities (not on the exchange floor), travel (if from home*), public relations, mortgage	3A		
securities (on the exchange floor), union	2A		
recovery	3A		
insurance - see Broker			
<b>Agronomist</b>	4A		
<b>Analyst</b>			
computer	3A		
laboratory, not exposed to nuclear radiations	2A		
laboratory, exposed to nuclear radiations	C		
<b>Anesthetist, Anesthesiologist</b>	4A		
<b>Announcer</b>			
radio, television	3A		
<b>Arboriculturist</b>	1A		
<b>Archeologist</b>			
no field work	3A		
field work	2A		
<b>Architect, Landscape architect</b>	4A		
<b>Archivist</b>	3A		
<b>Armed forces</b> (see exclusions in contract)	C		
<b>Artisan</b>			
pottery, ceramic, stained glass, weaving (if from home*)	1A		
<b>Assembler</b>			
antenna	B		
metal frames not at a plant	C		
metal frames at a plant, other	1A		
<b>Assistant</b>			
pharmacist, administrative (if from home*), educator (licensed daycare outside the home, administrative work only)	3A		
dental, podiatrist, educator (licensed daycare outside the home)	2A		
veterinary, nursing, cook, educator (unlicensed or home daycare***)	1A		
underwater diver	C		
<b>Attendant</b>			
animals or pets	1A		
gas station pump	B		
flight (see exclusions in contract)	C		
<b>Auctioneer</b>	2A		
<b>Audiologist</b>	4A		
<b>Audioprosthetist</b>	4A		
<b>Auditor</b>	4A		
<b>Author</b>	3A		
<b>Automotive body worker</b>	1A		
<b>Bacteriologist</b>			
no laboratory work	4A		
laboratory, not exposed to nuclear radiations	2A		
laboratory, exposed to nuclear radiations	C		
<b>Bailiff</b>			
court	2A		
other	1A		
<b>Barber</b>	1A		
<b>Barmaid/Barman</b>			
in strip club	C		
other	B		
<b>Beekeeper</b>	C		
<b>Bellhop</b>	1A		
<b>Binder</b>	1A		
<b>Biologist</b>			
no laboratory work	4A		
laboratory, not exposed to nuclear radiations	2A		
laboratory, exposed to nuclear radiations	C		
<b>Blacksmith</b> (other than horseshoer)	1A		
<b>Blaster</b>	C		
<b>Bodyguard</b>			
unarmed	1A		
armed	C		
<b>Boilermaker</b>	B		
<b>Botanist</b>	4A		
<b>Breeder</b>			
pets or farm animals	1A		
wild animals	C		
<b>Brewer, beer</b>	2A		
<b>Bricklayer</b>	B		
<b>Broker</b>			
insurance (with CLU, CFP, Bachelor of Law, CA)	4A		
insurance (without CLU, CFP, Bachelor of Law, CA), real estate (2 years or more of experience), other (not on the exchange floor)	3A		
real estate (less than 2 years of experience), other (on the exchange floor)	2A		
<b>Builder</b>			
set	1A		
derrick, platform, tank, reservoir	B		
<b>Burner, lead</b>	C		
<b>Butcher</b>	1A		
<b>Buyer</b>			
scrap metal	C		
other	3A		
<b>Cabinetmaker</b>	1A		
<b>Caller, bingo</b>	C		
<b>Captain</b>			
aircraft (see exclusions in the contract)	C		
<b>Car dealership</b>	3A		
<b>Caricaturist (if from home*)</b>	3A		
<b>Carpenter</b>	1A		
<b>Carrier</b>			
postal	1A		
newspaper	C		
<b>Cartographer</b>	3A		
<b>Cashier</b> (not in a financial institution)	1A		
<b>Catcher</b>			
chicken, dog	C		

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<b>Caterer</b>		
administrative work or supervision only	3A	
other	1A	
<b>Chaplain</b>	3A	
<b>Chef, restaurant</b>	2A	
<b>Chemist</b>		
no laboratory work	4A	
laboratory, not exposed to nuclear radiations	2A	
laboratory, exposed to nuclear radiations	C	
<b>Chief</b>		
drilling operations	1A	
<b>Child care worker</b>		
at a licensed daycare outside the home, administrative work only	3A	
at a licensed daycare outside the home	2A	
at an unlicensed daycare or home daycare***	1A	
<b>Chimney sweep</b>	C	
<b>Chiropodist</b>	4A	
<b>Chiropractor</b>		
in Quebec	Not eligible*	
outside Quebec	4A	
<b>Choreographer</b>	1A	
<b>Claim adjuster</b>		
work office only	3A	
in the field	2A	
<b>Claim appraiser</b>		
accredited, office work only	4A	
unaccredited, office work only	3A	
accredited or unaccredited, in the field	2A	
<b>Cleaner</b>		
laundry, carpet	1A	
at a plant other than at a toxic product plant	B	
at a toxic product plant, septic tank	C	
<b>Clergyman</b>	3A	
<b>Clerk</b>		
office	3A	
ticket sales, wicket	2A	
other	1A	
<b>Clockmaker</b>	2A	
<b>Cobbler</b>	1A	
<b>Collector</b>		
furniture, garbage	B	
<b>Composer</b>	C	
<b>Computer programmer</b>	3A	
<b>Conference and event coordinator</b>	2A	
<b>Conservator (art)</b>	1A	
<b>Consultant</b>		
industrial relations, business, industrial with bachelor's degree (if from home*)	4A	
business, industrial without bachelor's degree (if from home*)	3A	

<b>Contractor</b>		
forestry, outside the forest, administrative work only	3A	
forestry, in the forest	2A	
other – see according to type of business		
<b>Controller</b>		
accounting	4A	
at a mine or a seaport	1A	
air-traffic	C	
<b>Cook</b>		
chef in a restaurant	2A	
other	1A	
<b>Co-pilot</b>		
aircraft (see exclusions in contract)	C	
<b>Copywriter</b>	3A	
<b>Counselor, guidance</b>	4A	
<b>Crew member on boat or ship (other than deck officer)</b>	B	
<b>Croupier</b>	1A	
<b>Dancer, professional</b>		
not in strip club	C	
in strip club	Not available	
<b>Day labourer</b>		
slaughterhouse	B	
other	1A	
<b>Dealer</b>		
antique (sales only), investment	3A	
antique (other)	1A	
scrap metal, second-hand goods	C	
<b>Delivery person</b>		
bicycle courier, newspaper (non-motorized)	C	
other - no handling or handling of goods with a forklift	1A	
other – see Driver		
<b>Dental hygienist</b>	3A	
<b>Dentist</b>	4A	
<b>Denturologist</b>	4A	
<b>Designer</b>		
graphic (if from home*)	3A	
costume, fashion, interior, jewelry (uses hand tools only)	2A	
exhibition and display, jewelry (uses machinery)	1A	
<b>Detective (private)</b>	1A	
<b>Developer</b>		
film or photo	2A	
<b>Dietician, Dietitian</b>	4A	
<b>Director</b>		
underground mine (who does not go underground), penitentiary, prison	2A	
underground mine (who goes underground less than 10%)	1A	
underground mine (who goes underground more than 10%)	C	
other	3A	

<b>Disc jockey</b>	C
<b>Dishwasher</b>	
hotel, motel, restaurant other than fast food	B
other	C
<b>Dispatcher</b>	3A
<b>Dockworker</b>	C
<b>Doorman</b>	1A
<b>Draftsperson (if from home*)</b>	3A
<b>Dresser</b>	2A
<b>Driller</b>	
without dynamite	B
with dynamite	C
<b>Driver</b>	
trailer or semi-trailer truck (no handling or handling of goods with forklift), tow truck, ambulance, bus, train	1A
private, taxi, armoured truck, truck that carries explosives	C
other	B
<b>Drycleaner (at a laundry)</b>	1A
<b>Drywall</b>	B
<b>Dryer operator</b>	1A
<b>Economist</b>	4A
<b>Editor</b>	
copy (if from home*)	3A
sound	2A
video	3A
<b>Educator</b>	
at a licensed daycare outside the home, administrative work only	3A
at a licensed daycare outside the home	2A
at an unlicensed daycare or home daycare***	1A
<b>Electrician</b>	1A
<b>Electronics engineer</b>	2A
<b>Embalmer</b>	1A
<b>Enameler</b>	B
<b>Engineer</b>	
civil (maximum 10 hrs a week in the field)	4A
civil (over 10 hrs a week in the field), forest (administrative or works 10% and less in the field), petroleum working on subsoil deposits (administrative work only)	3A
sound, forest (works in the field more than 10%), petroleum working on subsoil deposits (in the field)	2A
petroleum (working on submarine oil deposits)	C
other	4A
<b>Engraver</b>	1A
<b>Entrepreneur – see Contractor</b>	
<b>Environmentalist</b>	4A
<b>Esthetician</b>	
electrolysis or other (if from home*)	1A

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<b>Executive</b>		<b>Guide</b>		<b>Journalist</b>	
penitentiary, prison or underground mine (who does not go underground)	2A	tourism	2A	with bachelor's degree (over 2 years of experience)	3A
underground mine (who goes underground less than 10%)	1A	heli-skiing, cat-skiing, off-trail skiing, background skiing, hunting, fishing, mountain cycling, mountaineering, climbing	C	without bachelor's degree (over 2 years of experience)	2A
underground mine (who goes underground more than 10%)	C	<b>Gunsmith</b>	1A	with or without bachelor's degree (less than 2 years of experience)	1A
other	4A	<b>Hairdresser</b> (if from home*)	1A	foreign correspondent	C
<b>Exterminator</b>	B	<b>Handler</b>		<b>Judge</b>	
<b>Family-type or intermediate resource for seniors, the disabled or orphans</b>	Not available	material, pets, farm animals (other than a slaughterhouse)	1A	judicial system in Quebec	Not eligible•
<b>Farmer</b>		explosives, wild animal	C	judicial system outside Quebec	4A
owner, supervision or administrative work only**	3A	<b>Homeopath</b>	2A	sports	1A
owner, manual labour**	2A	<b>Horseshoer</b>	B	<b>Kinesiologist</b>	4A
non-owner**	B	<b>Horticulturist</b>	1A	<b>Kinesiotherapist</b>	2A
<b>Finisher</b>		<b>Hostess</b> (hotel or restaurant)	2A	<b>Labeller</b>	1A
concrete or cement	B	<b>Housewife</b>	Not available	<b>Landscaper</b>	1A
<b>Firefighter</b>		<b>Hunter/other</b>	C	<b>Lawyer</b>	
captain, chief, lieutenant	2A	<b>Hypnotherapist</b>	3A	in Quebec	Not eligible•
industrial establishment other than a toxic product plant	B	<b>Illustrator</b> (if from home*)	3A	outside Quebec	4A
industrial establishment of a toxic product plant	C	<b>Inspector</b>		<b>Layer</b>	
other	1A	building, health sanitary, subsoil deposits (no manual work)	3A	floor, tile, other	B
<b>Fisher, fisherman</b>	C	animal welfare, logging, open-pit mine, underground mine (who goes underground less than 10%)	1A	<b>Lecturer</b>	2A
<b>Florist</b>		power line	B	<b>Librarian</b>	3A
at a shop	2A	submarine oil deposits, underground mine (who goes underground more than 10%)	C	<b>Lifeguard</b>	
at a greenhouse	1A	other	2A	beach, swimming pool	1A
<b>Flower grower</b>	1A	<b>Installer</b>		<b>Lineworker</b>	1A
<b>Foreman</b>		indoor telephone lines	2A	<b>Live-in nanny</b>	
in a mine or at a seaport	1A	outdoor telephone lines	1A	permit under Live-in Caregiver Program	1A
at an explosives plant	B	power line	C	other	C
other	2A	other	B	<b>Locksmith</b>	2A
<b>Forest ranger</b>		<b>Instructor</b>		<b>Logger</b>	C
without use of plane	1A	driving school, golf, skating, swimming, tennis	2A	<b>Lumber tallyman</b>	1A
with use of plane (see exclusions in contract)	C	horse-riding, physical fitness, vacation camp	1A	<b>Machinist</b>	1A
<b>Fumigator</b>	B	martial arts, combat sports, heli-skiing, cat-skiing, mountain cycling, mountaineering, climbing, off-trail skiing, background skiing	C	<b>Maid</b> (hotel)	1A
<b>Galvanizer</b>	B	<b>Insulator</b>	1A	<b>Maintenance</b>	
<b>Gardener</b>	1A	<b>Insurance agent – see Broker</b>		heating system, air conditioning system, household commercial, household private homes (employee or registered self-employed)	1A
<b>Gem cutter</b>		<b>Interpreter</b>		<b>Maître d'hôtel</b>	2A
uses hand tools only	2A	certified	4A	<b>Maker</b>	
uses machinery	1A	non-certified	3A	cheese, stringed instrument	1A
<b>Geologist</b>		<b>Investigator</b> (private)	1A	<b>Makeup artist</b> (if from home*)	1A
office work only	3A	<b>Ironworker</b>		<b>Manager</b>	
other than mining and petroleum (in the field)	2A	wrought iron (inside the workshop only)	1A	no manual labour	3A
mining or petroleum (in the field)	1A	wrought iron (outside the workshop)	B	with manual labour, stage, farm	2A
<b>Glazier</b>	1A	<b>Janitor</b>		<b>Manicurist, Pedicurist</b> (if from home*)	1A
<b>Groom</b> (horse)	B	living on premises	C	<b>Manufacturer</b>	
<b>Groomer</b> (pet)	1A	not living on premises	1A	jewelry (uses hand tools only)	2A
<b>Grower</b> (nursery)	1A			jewelry (uses machinery)	1A
<b>Guard</b>				<b>Marshaller</b> (aircraft)	B
security (unarmed)	1A				
prison (armed or unarmed), security (armed)	C				

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<b>Mason</b>	
owner	1A
employee	B
<b>Measurer</b>	1A
<b>Mechanic</b>	1A
<b>Melter</b>	B
<b>Metallurgist</b>	
mining (does not go underground)	2A
mining (goes underground)	C
other	3A
<b>Meteorologist</b>	3A
<b>Midwife</b> (with nursing degree or equivalent)	2A
<b>Military force member</b> (see exclusions in contract)	C
<b>Miller</b>	1A
<b>Model</b>	C
<b>Moulder</b>	1A
<b>Mover, furniture</b>	B
<b>Musician</b>	
director symphony orchestra	3A
symphony orchestra	2A
studio (radio, television)	1A
other	C
<b>Naturopath</b>	2A
<b>Notary</b>	
in Quebec	Not eligible•
outside Quebec	4A
<b>Nurse</b>	
graduate or specialist, office or supervision only	4A
graduate or specialist, other	3A
<b>Nutritionist</b>	4A
<b>Occupational therapist</b>	4A
<b>Officer</b>	
public relations, customs	3A
parole, probation, deck on passenger ship	2A
deck on cargo ship or ferry, mechanic on a boat, wildlife conservation without use of plane	1A
deck on lightship, trawler or tug boat	B
wildlife conservation with use of plane (see exclusions in contract)	C
<b>Operator</b>	
switchboard, telephone, telephone network	3A
elevator, camera (in studio)	2A
binder, camera (outside a studio), charging device, crane, grader, greenhouse, power ram, power shovel, press, printing press, machinery (other than in forestry)	1A
forestry tractor, single grip harvester, skidder, machinery (in forestry)	B
<b>Optician</b>	
prescription (in Quebec)	Not eligible•
prescription (outside Quebec)	4A
laboratory, technician	2A
<b>Optometrist</b>	4A

<b>Orderly</b>	1A
<b>Organizer</b>	
conference and event, union	2A
<b>Orthopedist</b>	4A
<b>Orthotherapist</b>	2A
<b>Orthotist</b>	1A
<b>Osteopath</b>	4A
<b>Owner</b>	
cinema or theater or radio or television station or stock breeder or magazine or newspaper or vacation camp (administrative work only), golf club or taxi fleet (administration or supervision work only), owner-operator farm (administration or supervision work only**)	3A
bowling alley or horse-riding school or pool hall or curling rink (management only), licensed beverage establishment not serving at the bar (other than in strip club), lodging, B&B, owner-operator farm (manual labour**), stock breeder (supervision only)	2A
stock breeder (manual labour)	1A
taxi fleet (with less than 50% taxi driving)	B
arcade and video game, taxi fleet (with 50% and more taxi driving)	C
other (administrative or supervision work only)	3A
<b>Painter</b>	
building	B
bell-tower, bridge, high chimney, artist	C
<b>Pastor</b>	3A
<b>Patternmaker</b>	2A
<b>Pawnbroker</b>	Not available
<b>Pedicurist – see Manicurist</b>	
<b>Pharmacist</b>	4A
<b>Photoengraver</b>	
newspaper or magazine	2A
<b>Photographer</b>	
studio	3A
other	2A
<b>Physician</b>	4A
<b>Physiotherapist</b>	3A
<b>Piano tuner</b>	2A
<b>Pilot</b>	
aircraft (see exclusions in contract)	C
<b>Pipe fitter</b>	1A
<b>Planner</b>	
urban	4A
conference and event	2A
<b>Plasterer</b>	B
<b>Plumber</b>	1A
<b>Podiatrist</b>	4A
<b>Police</b>	
captain, chief, inspector or lieutenant (with office or court work only)	2A
court administrator, police detective, police investigator, patrol officer (automobile or motorcycle)	B
squad (all types)	C
other	1A

<b>Polisher</b>	
jewelry	2A
in the building trade	B
<b>Porter</b> (baggage)	1A
<b>Postman</b>	1A
<b>Priest</b>	3A
<b>Printer</b>	1A
<b>Producer</b>	
movie, video, theatre	3A
maple syrup (less than 20% use of chainsaw)	1A
maple syrup (more than 20% use of chainsaw)	C
<b>Professional athlete</b> (see exclusions in contract)	C
<b>Professor – educational institution – see Teacher</b>	
<b>Projectionist</b>	2A
<b>Proofreader</b>	3A
<b>Props person</b>	2A
<b>Pruner</b>	B
<b>Psychiatrist</b>	4A
<b>Psychoeducator</b>	4A
<b>Psychologist</b>	4A
<b>Psychotherapist</b>	2A
<b>Publicist</b>	3A
<b>Publisher</b>	3A
<b>Radiologist</b>	4A
<b>Receptionist</b>	3A
<b>Recreologist</b>	3A
<b>Referee</b> (sports)	1A
<b>Reflexologist</b>	2A
<b>Repairer</b>	
indoor telephone lines, jewelry (uses hand tools only)	2A
outdoor telephone lines, heating system, air conditioning system, jewelry (uses machinery)	1A
elevator	B
power line	C
<b>Representative</b>	
no carrying or carrying samples of 20 pounds and less	3A
carrying samples of more than 20 pounds	2A
<b>Researcher</b>	2A
<b>Roofer</b>	B
<b>Sailor – see Crew member</b>	
<b>Salesperson</b>	
auto parts, plumbing, furniture, flooring	1A
other (no handling of goods or physical labour)	3A
other	2A
<b>Sandblaster</b>	B
<b>Saw filer</b>	B
<b>Screenwriter</b>	2A
<b>Scriptwriter</b>	2A
<b>Sculptor</b>	C

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<b>Seamstress</b> (if from home*)	1A
<b>Secretary</b>	3A
<b>Servant</b> (private)	C
<b>Sexologist</b>	4A
<b>Sheet metal worker</b>	
at a workshop only	1A
not at a workshop	B
<b>Signaller</b>	
road, train	2A
<b>Shoemaker</b>	1A
<b>Social worker</b>	
office work only	3A
field work	2A
<b>Speech – language pathologist</b>	4A
<b>Splicer</b>	1A
<b>Staff member</b>	
arcade and video game, circus, amusement park, fairground attraction	C
other	1A
<b>Stenographer</b>	3A
<b>Stucco plasterer</b>	1A
<b>Stuntman</b>	C
<b>Superintendent</b>	
park (supervision only)	3A
open-pit mine, underground mine (who goes underground less than 10%)	1A
explosives plant	B
underground mine (who goes underground more than 10%)	C
other	2A
<b>Supervisor</b>	
seaport, marina, swimming pool or beach	1A
other (office work only)	3A
other (field work)	2A
<b>Surgeon</b>	4A
<b>Surveyor</b>	4A
<b>Swamper</b>	C
<b>Switcher</b>	2A
<b>Tailor</b> (if from home*)	1A
<b>Tallyman</b> (lumber)	1A
<b>Tattooist</b>	C
<b>Tax specialist</b>	4A
<b>Taxidermist</b>	2A
<b>Teacher</b>	
at an educational institution: dance, physical education	2A
at an educational institution: other discipline	4A
cooking, music, singing or dance (if from home*), driving school, golf, physical education, skating, swimming, tennis	2A
horse-riding, physical fitness, trade	1A
martial art or combat sport	C

<b>Technician</b>	
land surveyor, rehabilitation, architectural (no field work), special education (office work only)	3A
electronics, civil engineering, computer, dental, lighting, radiology, architectural (field work), special education (field work), laboratory (not exposed to nuclear radiations)	2A
ambulance, contact lens manufacturing, electrolysis (if from home*), livestock artificial insemination (in laboratory)	1A
livestock insemination	B
power line, laboratory (exposed to nuclear radations)	C
<b>Teller, financial institution</b>	3A
<b>Thanatologist</b>	1A
<b>Therapist</b>	
occupational, respiratory	4A
massage	2A
<b>Tinsmith</b>	
at a workshop only	1A
other than at a workshop	B
<b>Tire retreader</b>	1A
<b>Tower erector</b>	B
<b>Trainer</b>	
pet or farm animal	1A
wild animal	C
<b>Translator</b>	
certified (if from home*)	4A
non-certified (if from home*)	3A
<b>Trapper</b>	C
<b>Typographer</b>	1A
<b>Underwater diver</b>	C
<b>Upholsterer</b> (furniture)	1A
<b>Usher</b>	1A
<b>Valet</b>	1A
<b>Varnisher</b>	B
<b>Veterinary</b>	
small animal	3A
farm animal	2A
<b>Waiter, Waitress</b>	
restaurant	1A
strip club	C
other	B
<b>Warden</b>	
penitentiary, prison	2A
fish, without use of plane	1A
fish, with use of plane (see exclusions in contract)	C
<b>Washer</b> (car, window)	B
<b>Waterer</b> (tree)	1A
<b>Welder</b>	1A

<b>Worker</b>	
construction of telephone lines, open-pit mine (not using explosives), smelting, warehouse or plant or factory (not involving explosives)	1A
warehouse or plant or factory (involving explosives), subsoil well-boring derrick (no dynamite)	B
open-pit mine (using explosives), submarine well-boring derrick, underground mine, underground piping	C
<b>Wrecker</b> (building)	1A
<b>Writer</b>	3A
<b>Zoologist</b>	3A

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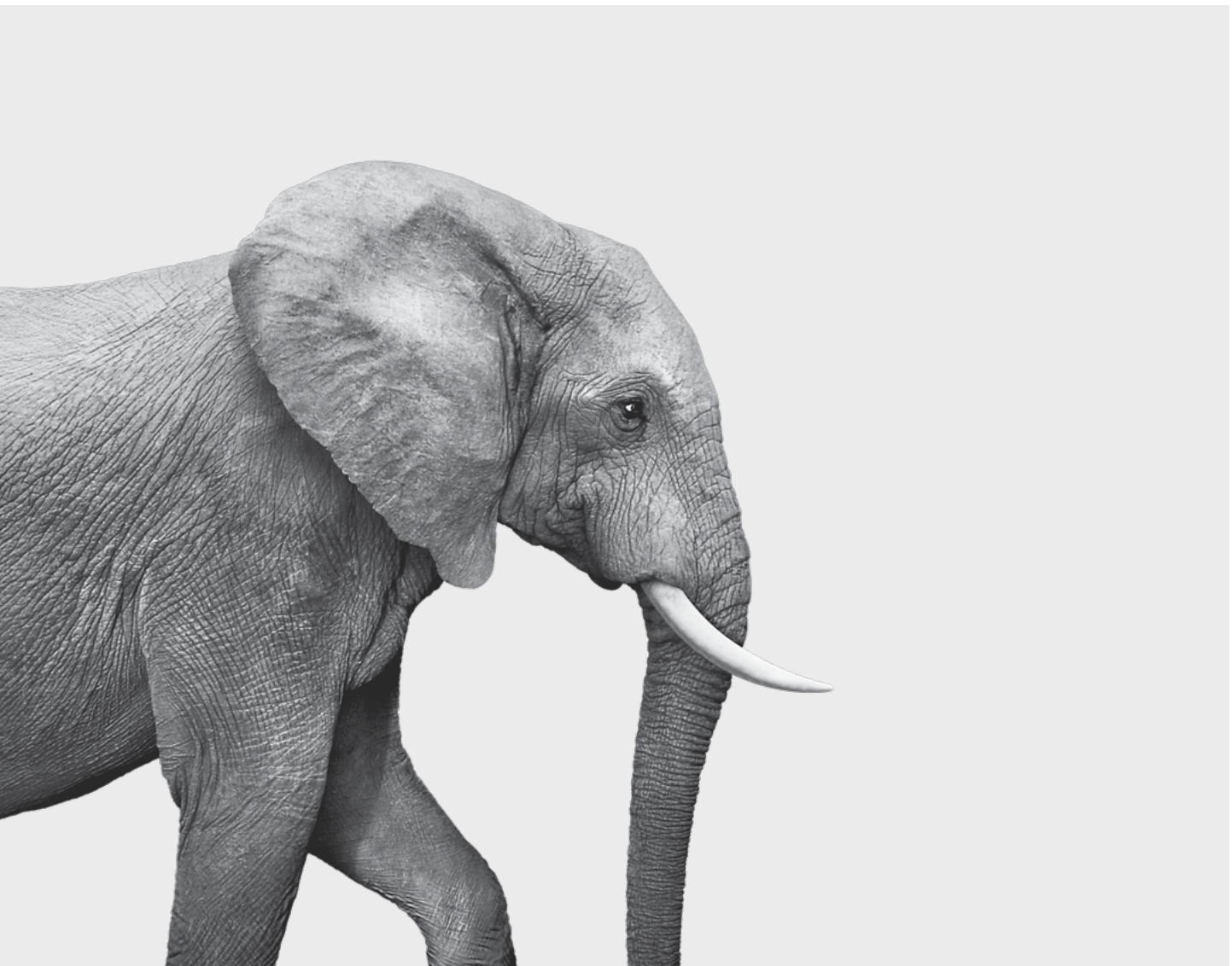
## To contact us

### **iA Financial Group – Montreal Office**

1611 Crémazie Boulevard East, Suite 800  
Montreal, Quebec H2M 2P2  
1-800-465-5818

### **Customer Service**

[livingbenefits@ia.ca](mailto:livingbenefits@ia.ca)



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