

UNDERWRITING REQUIREMENTS for Life Insurance

AGE	\$1,000 \$99,999	\$100,000 \$249,999	\$250,000 \$300,000	\$300,001 \$499,999	\$500,000 \$999,999	\$1,000,000 \$2,000,000	\$2,000,001 \$3,000,000	\$3,000,001 \$3,999,999	\$4,000,000 \$4,999,999	\$5,000,000 \$10,000,000 ²
0 - 17	N	N	N	N	N	N	APS	APS	APS	APS
18 - 45	N	N	N	N	N ¹	N ¹	PM/ BP	PM/ BP/ FQ	PM/ BP/ FQ/ *	PM/ BP/ FQ/ */ IR/ APS
46 - 50	N	N	N ¹	N ¹	N ¹	PM/ BP	PM/ BP/ E	PM/ BP/ E/ FQ	PM/ BP/ E/ FQ/ *	PM/ BP/ E/ FQ/ */ IR/ APS
51 - 55	N	N	N ¹	N ¹	PM/ BP	PM/ BP	PM/ BP/ E	PM/ BP/ E/ FQ	PM/ BP/ E/ FQ/ *	PM/ BP/ E/ FQ/ */ IR/ APS
56 - 60	N	N	N ¹	PM/ BP	PM/ BP	PM/ BP	PM/ BP/ E	PM/ BP/ E/ FQ	PM/ BP/ E/ FQ/ *	PM/ BP/ E/ FQ/ */ IR/ APS
61 - 65	N	PM/ BP	PM/ BP	PM/ BP	PM/ BP/ E	PM/ BP/ E	PM/ BP/ E	PM/ BP/ E/ FQ	PM/ BP/ E/ FQ/ *	PM/ BP/ E/ FQ/ */ IR/ APS
66 - 69	N	PM/ BP	PM/ BP/ E	PM/ BP/ E	PM/ BP/ E	PM/ BP/ E/ APS	PM/ BP/ E/ APS	PM/ BP/ E/ FQ/ APS	PM/ BP/ E/ FQ/ */ APS	PM/ BP/ E/ FQ/ */ IR/ APS
70 - 75	PM/ BP	PM/ BP/ E	PM/ BP/ E	PM/ BP/ E	PM/ BP/ E	PM/ BP/ E/ APS	PM/ BP/ E/ FQ/ APS	PM/ BP/ E/ FQ/ APS	PM/ BP/ E/ FQ/ */ APS	PM/ BP/ E/ FQ/ */ IR/ APS
76 - 80	PM/ BP/ APS	PM/ BP/ E/ APS	PM/ BP/ E/ APS	PM/ BP/ E/ APS	PM/ BP/ E/ APS	PM/ BP/ E/ APS	PM/ BP/ E/ FQ/ APS	PM/ BP/ E/ FQ/ APS	PM/ BP/ E/ FQ/ */ APS	PM/ BP/ E/ FQ/ */ IR/ APS

APS	Attending Physician Statement
BP	Full blood profile including a urinalysis
E	Electrocardiogram
FQ	Financial questionnaire (3890)
IR	Inspection report
N	Non-medical = application only
PM	Paramedical
*	The company's financial report (for commercial insurance applications)

ALL REQUIREMENTS ARE ORDERED BY ASSUMPTION LIFE.

¹PREDICTIVE ANALYTICS

For these ages and amounts, we will use predictive analytics to help assess risk, which could result in requesting a PM/BP. We estimate that half of the eligible applications will not require additional underwriting.

²MAXIMUM SUMS AVAILABLE

Please refer to the product guide for the maximum sum insured. Guides are available in the Document Center.

UNDERWRITING REQUIREMENTS for Disability Income (DI)

DI based on employment income and based on loans: the underwriting requirements are the same as for life insurance.

UNDERWRITING REQUIREMENTS for Critical Illness Insurance (CI)

The underwriting requirements are the same as for life insurance.

Please note

- A. Assumption Life reserves the right to request any test or report deemed necessary by Underwriting regardless of age or insurance amount.
- B. The underwriting requirements are determined based on the total amount of insurance pending or issued by Assumption Life in the last six months. Requirements are valid for 12 months.
- C. Paramedical company and laboratory: Dynacare Insurance Solution.

Age

- A. Unless otherwise stated, the premiums are calculated based on the proposed insured's age on his or her nearest birthday.
- B. Age at which a person may become an owner: 16 years of age, except in Quebec, where the age is 18.
- C. We require the signature of a parent or legal guardian if the proposed insured is under 16 years of age.

Owner and beneficiary

The owner and the beneficiary of the policy are as designated on the application form unless they are subsequently changed by the owner. It is therefore essential that such designations clearly identify those persons by name and surname and describe the relationship to the proposed insured. In Quebec, it's the beneficiary's relationship with the owner.

CHANGE REQUESTS

All change requests, including revision of premiums, change of smoker rates to non-smoker rates and reinstatements must be made by completing a Declaration of Insurability form. Declaration of Insurability forms are available in the Document Center. The request must be submitted to the client service support department at client.services@assumption.ca.

Non-smoker rates will apply to the proposed insured:

1. Who has not used any substance or product containing tobacco, nicotine, or marijuana mixed with nicotine, or used e-cigarettes in the 12 months preceding the request to change to non-smoking rates; AND
2. Whose health status is approved according to Assumption Life Underwriting practices.

SPECIAL REQUEST

Any special request related to an application must be described in the "Special Instruction" section of the application. This request must be authorized by the proposed insured and owner.

INTERNAL REPLACEMENTS

Policy Service Request Form (3001) is required.

CANCELLATION

We reserve the right to cancel an application dated more than 60 days, and all premiums paid, if any, will be refunded. This will also apply to all policies issued with an amendment and not placed within the next 30 days. The agent will be notified before the cancellation.

For additional underwriting documentation and resources, take advantage of our dedicated underwriting page.

assumption.ca/underwriting

Contact your Director of Business Development to learn more!

assumption.ca/advisor-corner

UNDERWRITING GUIDE

FOR ADVISORS ONLY



Assumption Life

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ASSUMPTION LIFE, A SOLID PRESENCE SINCE 1903

Founded over one hundred years ago, Assumption Life has stood the test of time and evolved to become one of the largest mutual life insurance companies in Canada. With Assumption Life, you can benefit from our vast experience, and also on a personalized and unparalleled service.

Why doing business with us is easy, and smart!

We take pride in being an advisor-friendly company. We not only have an array of innovative products, but also innovative ways of doing business. Lia, our electronic sales platform, makes it easier than ever to submit applications and grow your business with us.

For all of these reasons and many more, doing business with Assumption Life is truly easy. We honor this philosophy on a daily basis by adopting an individual and corporate code of conduct focused on the client, and based on integrity, accountability, commitment and innovation.

How this guide will help you

Assumption Life's underwriting guide is designed to reveal how medical conditions can impact the underwriting of our individual insurance products. The information is divided into four main categories:

HEALTH PROBLEMS	<i>Brief definition and description of the health problem.</i>
IMPORTANT ELEMENTS	<i>Key elements and factors required to make an underwriting decision.</i>
UNDERWRITING REQUIREMENTS	<i>Such as paramedical, blood profile, attending physician statement, driving record, etc.</i>
POSSIBLE DECISION	<i>Provides an indication of the likely or probable underwriting decision.</i>

Abbreviations found in this guide

APS	Attending Physician Statement
CI	Critical illness
DI	Disability insurance

Rating

A substandard risk (rating) is defined as a higher than normal mortality or morbidity rate and therefore the policy, if issued, will have a higher premium than the standard group on which the company's regular premium rates are based.

The higher premium compensates the insurance company for the greater risk it is assuming by insuring the life insured. In this way, the insurance company is protected from excessive risks while still allowing the applicant to be insured.

Ratings are based on risks such as medical, occupation, travel and/or lifestyle (activities).

Ratings can be a percentage (standard rate + % rating) or fixed amount (standard rate + \$ x per thousand rating).

In some cases, the rating can be revised at a later date.

This guide is for preliminary and information purposes only. Assumption Life reserves the right to request any underwriting requirements deemed necessary, such as tests or reports, regardless of age or insurance amount applied for. All applications are treated on a case-by-case basis; therefore, the final offer received from Underwriting may differ from what is indicated in this guide.

MEDICAL RISKS

HEALTH PROBLEMS	IMPORTANT ELEMENTS	UNDERWRITING REQUIREMENTS	POSSIBLE DECISION
Alcohol Abuse or Alcoholism	<p>Amount consumed per day</p> <p>Any change in drinking habits and reason for change</p> <p>Treatment required if any (Alcoholics Anonymous, medication, medical monitoring, etc.)</p> <p>History of relapse, if any</p> <p>Any history of drug use or mental illness</p>	Alcohol use questionnaire (3876-00A)	<p>Life: Rating of 300% after 2 years of abstinence and standard rate considered only after 5 years with no relapse.</p> <p>If received treatment in the past and currently drinking any amount: Decline</p> <p>If more than 1 relapse: Decline</p> <p>CI and DI: If under 5 years abstinent: Decline.</p> <p>Over 5 years: May be considered standard risk.</p> <p>If any history of drug abuse or mental illness, all cases would be uninsurable.</p>
Asthma Common respiratory disorder characterized by a disorder of the airways.	<p>Age at diagnosis</p> <p>Frequency of symptoms or attacks</p> <p>Any hospitalization</p> <p>Current medications</p>	Respiratory disorder questionnaire (3907-00A)	<p>Life: Rating depends on severity and frequency of symptoms.</p> <p>For mild attacks: Standard rate. Otherwise, rating starts at 150%.</p> <p>CI: Mild to moderate symptoms, standard rate if non-smoker. Otherwise, rating starts at 150%.</p> <p>DI: Decision may vary from standard risk to a decline depending on severity. May also offer exclusion.</p> <p>Life/CI/DI: Rate will increase if applicant is a smoker.</p>
Autism Spectrum Disorders Autism Asperger's Disorder Asperger's Syndrome Autistic Disorder Childhood Disintegrative Disorder Pervasive Development Disorder	<p>Age</p> <p>Date of diagnosis</p> <p>Treatment</p> <p>Well documented</p> <p>Compliant with treatment</p> <p>Drug/alcohol abuse or dependence</p> <p>Mental or nervous disorder</p> <p>Neurological disorder</p> <p>Hospitalization</p> <p>Leave or absence from school or work</p>	<p>Psychological or Nervous Disorder Questionnaire (3900-00A)</p> <p>APS if age 18 and under. Over the age 18 is at the underwriter's discretion.</p>	<p>Life and CI: If under the age 9: Decline</p> <p><u>Age 9 and over:</u> Rating depends on severity and overall medical history.</p> <p>With history of drug/alcohol abuse or dependency, accidents, self-harm or suicide attempt, anxiety, depression, intellectual disability, attention deficit hyperactivity disorder, fragile X syndrome or any other mental or nervous disorders, cancer, heart attack, epilepsy, stroke or any other neurological disorders: Decline.</p>

MEDICAL RISKS

HEALTH PROBLEMS	IMPORTANT ELEMENTS	UNDERWRITING REQUIREMENTS	POSSIBLE DECISION
Autism Spectrum Disorders (continued)			<p><u>Otherwise:</u> Diagnosed over 1-year, satisfactory control and compliant with treatment:</p> <p><u>Mild:</u> Standard.</p> <p><u>Moderate:</u> Rating of 150% to 200%.</p> <p><u>Severe:</u> Decline.</p> <p>DI: If age 18 and under: decline.</p> <p>If not working full time or with history of drug/ alcohol abuse or dependency, accidents, self-harm or suicide attempt, anxiety, depression, intellectual disability, attention deficit hyperactivity disorder, fragile X syndrome or any other mental or nervous disorders, cancer, heart attack, epilepsy, stroke or any other neurological disorders: Decline.</p> <p><u>Otherwise:</u> Satisfactory control and compliant with treatment:</p> <p><u>Mild:</u> If diagnosed more than 1 year: psychological or nervous disorder exclusion.</p> <p><u>Moderate:</u> If diagnosed more than 3 years ago: rating of 150% and psychological or nervous disorder exclusion.</p> <p><u>Severe:</u> Decline.</p>
Cancer Since there are so many forms of cancer, this section will provide general questions to ask and some generalizations regarding insurability.	Age at diagnosis Family history Location of the cancer (breast, colon, skin, etc.) Details on treatment (radiation, chemotherapy, surgery), including date the treatment was completed Stage of the cancer or presence of any metastases, if known Any cancer recurrence Do not provide any information about genetic tests	APS	<p>Life: Rating depends on date of diagnosis, age at diagnosis, type of cancer and staging, and current status. Most cancers are uninsurable for the first 2 to 3 years, although there are some exceptions, such as for basal cell carcinoma.</p> <p>CI: Most cancers are uninsurable, although there are some exceptions, such as for basal cell carcinoma. An exclusion may apply in some cases.</p> <p>DI: Most cancers are uninsurable for the first 5 to 10 years depending on the type and staging of cancer, although there are some exceptions, such as for basal cell carcinoma. An exclusion may apply in some cases.</p>

MEDICAL RISKS

HEALTH PROBLEMS	IMPORTANT ELEMENTS	UNDERWRITING REQUIREMENTS	POSSIBLE DECISION
COPD Chronic obstructive pulmonary disease is a slowly progressive disease of the airways that is characterized by a gradual loss of lung function. Includes chronic bronchitis and emphysema.	Age at diagnosis Treatment Severity of symptoms Current status	Respiratory disorder questionnaire (3907-00A) APS	Life: <u>Mild:</u> Standard rate to 150% rating. <u>Moderate:</u> Rating of 200% to 250%, with possible decline <u>Severe:</u> Usually decline CI: Decision may vary from a rating of 150% to a decline, based on severity and smoking status. DI: Decision may vary from a rating of 150% to a decline, based on severity and smoking status. May also offer exclusion. Smoker: <u>Mild:</u> Rating will increase <u>Moderate to severe:</u> Decline
Crohn's/Ulcerative Colitis Crohn's disease can result in inflammation in any part of the gastrointestinal tract. Ulcerative colitis is limited to the large intestine.	Type of disease/diagnosis if known Date of diagnosis Most recent attack (flare-up) Any weight loss secondary to disease Frequency and severity of attacks History of surgery, if any, with details Any time off work Current medication Date of last symptoms	Gastrointestinal disorder questionnaire (3894-00A) APS for most cases	Life: Mild cases of Crohn's/ulcerative colitis disease may be considered standard risk if over 2 years since diagnosis (minimal abdominal symptoms with no bowel obstruction, no significant weight loss or systemic symptoms, no hospitalization, no corticosteroid treatment, no surgery). All cases within 2 years of diagnosis will be rated moderate to severe. For moderate cases, minimum rating starts at 200% and may be reduced after 6 months from last flare-up/in remission. Severe cases will be considered after 6 months in remission; the rating would start at 300%. May likely be declined. Also, if surgery is performed, the applicant can be considered after 6 months post surgery.

MEDICAL RISKS

HEALTH PROBLEMS	IMPORTANT ELEMENTS	UNDERWRITING REQUIREMENTS	POSSIBLE DECISION
Crohn's/Ulcerative Colitis (continued)			<p>CI: All cases within 2 years of diagnosis will be rated as severe: decline or rating of 200% and an exclusion.</p> <p>After 2 years, a rating of 150% to 175% and an exclusion will apply in most cases.</p> <p>Severe cases with history of complications (anemia, arthritis, eye involvement, etc.) will be declined.</p> <p>DI: Will not be considered until 2 years after diagnosis or surgery. Afterwards, rating varies from 150% after 5 years from diagnosis. May also be excluded.</p>
Depression Mood disorder characterized by sadness, or loss of interest or pleasure in usual activities, difficulty concentrating, loss of energy and motivation.	Age at diagnosis Severity Any recurrence Date of last episode Type of treatment Any time off work or any hospitalization Any suicide attempt or suicidal thoughts	Psychological or nervous disorder questionnaire (3900-00A) Possible APS	<p>Life: For mild/moderate cases, if diagnosed within 1-year, minimum rating of 150%. If over 1 year since diagnosis, may likely be standard risk.</p> <p>In all cases, if applicant is currently off work, we will decline and may reconsider once the applicant has been working full time for a minimum period of 6 months.</p> <p>All severe cases may be considered after 1 year from diagnosis with a minimum rating of 200%.</p> <p>CI: For mild/moderate cases, may likely be standard risk.</p> <p>Severe cases may be considered within the first year from diagnosis with a minimum rating of 175% and 150% after 1 year.</p> <p>If applicant is currently off work, we will decline and may reconsider once the applicant has been working full time for a minimum period of 6 months</p> <p>DI: On case-by-case basis.</p> <p>If currently on medications, exclusion will apply.</p> <p>History of suicide attempts could merit additional rating or a decline.</p>

MEDICAL RISKS

HEALTH PROBLEMS	IMPORTANT ELEMENTS	UNDERWRITING REQUIREMENTS	POSSIBLE DECISION
<p>Diabetes</p> <p>Metabolic disorder characterized by chronic hyperglycemia from insulin deficiency or resistance or both.</p> <p><u>Type 1 diabetes:</u> Insulin-dependent diabetes.</p> <p><u>Type 2 diabetes:</u> Non-insulin dependent diabetes.</p> <p><u>Gestational diabetes:</u> Occurs during pregnancy.</p>	<p>Type of diabetes</p> <p>Age at diagnosis</p> <p>Details of treatment (include name of medication)</p> <p>Any history of complications related to diabetes (coma, vascular disorder, nephropathy, etc.)</p>	<p>Blood profile including A1C testing and a urine microalbumine test</p> <p>Diabetes questionnaire (3886-00A)</p> <p>Possible APS</p>	<p>Life: For type 1 and type 2 diabetes, the rating depends on the age at onset, duration of disease and degree of control/compliance with treatment. Decision may vary from standard risk to a decline.</p> <p>With any complications such as heart disease, kidney disease, poor control or compliance, family history, eye and nerve disorders, the rating increases or the risk may become uninsurable.</p> <p>CI/DI: All insulin-dependent diabetics of any age and non-insulin diabetics under the age of 40 would be uninsurable.</p> <p>CI: Those taking oral medication or controlling their diabetes by diet and who are age 40 and over may be considered with a minimum rating of 200% to a decline.</p> <p>DI: Those taking oral medication or controlling their diabetes with diet and who are age 40 and over may be considered with a minimum rating of 175% to a decline after 6 months from diagnosis.</p> <p>Gestational diabetes</p> <p>Life: May be considered standard risk if no complications.</p> <p>CI: May be considered standard if age 40 or less and for ages 41 and up a minimum rating of 150%</p> <p>DI: Age 45 or less will have exclusion, otherwise, likely standard.</p> <p>If currently pregnant - CI under age 30: Decline. Age 31 and up a minimum rating of 200%. For DI: Exclusion required for complication of pregnancy.</p>

MEDICAL RISKS

HEALTH PROBLEMS	IMPORTANT ELEMENTS	UNDERWRITING REQUIREMENTS	POSSIBLE DECISION
Drug Usage	Type and amount of drugs used Any excessive alcohol consumption Any treatment required Any relapses Reason for prescription if marijuana is for medicinal use	Drug usage questionnaire (3887-00A) Possibly an APS and a urinalysis	Life/CI/DI: Current use of all illegal drugs except marijuana: Decline Will only consider those with stable personality and occupation. Marijuana (smoked or ingested) may be considered at non-smoker rates, provided it is not mixed with nicotine. Therapeutic or non-therapeutic marijuana use in vapor form may be considered at non-smoker rates subject to a negative nicotine test. Marijuana - standard to decline, depending on frequency. Medicinal marijuana: Rate for underlying disorder.
Family History We consider the biological father, mother, brother and sister to be close biological family members. If an adopted person does not know his/her family history, he/she can answer NO to our family history questions.	Type of disease Age of family members at onset of disease Number of family members affected by same disease Do not provide any information about genetics	APS	Life/CI/DI: One (1) family member, living or deceased, who was diagnosed before age 60 with diabetes, cancer, stroke, heart trouble or a mental disorder are considered a standard risk. Two (2) family members or more, living or deceased, who were diagnosed before age 60 with the same condition among the following: Diabetes, cancer, stroke, heart trouble are generally considered at standard rates or with a small rating of 150%. One family member or more, living or deceased, who was diagnosed before age 60 with Huntington's disease, polycystic kidney disease or any other hereditary disease — the decision will vary from standard to a decline. For CI/DI, an exclusion may also be applicable in certain cases.
Fibromyalgia Term used to describe a combination of various symptoms such as chronic muscular pain and fatigue.	Duration of disorder Evidence of underlying mood disorder Any time off work Functional capacity		Life/CI: If no depressive symptoms, well controlled, this condition may be considered at standard risk. DI: All cases would be uninsurable.

MEDICAL RISKS

HEALTH PROBLEMS	IMPORTANT ELEMENTS	UNDERWRITING REQUIREMENTS	POSSIBLE DECISION
Heart Condition I. <u>Coronary artery disease (CAD)</u> : Failure of the coronary artery to provide an adequate blood flow of oxygen and nutrients to the contracting heart muscle or myocardium.	Date of diagnosis Severity of the disease, number of vessels involved Number of occurrences Current symptoms Treatment	APS	Life: Unable to consider until 6 months post treatment. Under age 35: Likely decline. Decision may vary from a rating of 200% to a decline. CI/DI: Decline.
II. <u>Congenital heart defect including heart murmurs</u> : A variety of malformations of the heart that vary significantly in severity. Murmurs usually occur when there is a structural abnormality of a heart valve or heart chamber(s) or increased blood flow through the heart.	Date of diagnosis Type of diagnosis Treatment History of surgery Types of tests completed, dates and results	APS to include echocardiogram	Underwriting decision would depend on the type of congenital abnormality. Life: Depending on the type of congenital abnormality, some cannot be considered until they have been surgically corrected. For the more serious abnormalities, coverage cannot be considered until one year after surgery. CI: For most conditions may likely be declined or exclusion may apply. DI: Less serious abnormalities may be considered standard risk. More serious abnormalities would be declined.
Height and Weight (See height and weight table for children and adults)	Current height and weight If weight loss of more than 20 lbs in the last year: Amount of total weight loss and amount of weight loss in the last 12 months Reason for weight loss If through surgery, date of surgery	Vital signs and/or blood profile may be requested if rating is applicable or to assess if we can reduce the rating with favorable vital signs.	Life: Height and weight rating is calculated as per our charts. Even if the applicant exceeds the table in the application, it doesn't mean he or she will get a rating. As for weight loss, if the applicant has lost weight either through diet, exercise or surgery, we will add half of the weight lost in the past year to the current weight, which will decide the rating if any. If weight was lost through surgery, the applicant will only be considered 6 months after surgery. CI: If rating for height and weight exceeds 275%, application will be declined. If weight was lost through surgery, applicant will only be considered 1 year after surgery.

MEDICAL RISKS

HEALTH PROBLEMS	IMPORTANT ELEMENTS	UNDERWRITING REQUIREMENTS	POSSIBLE DECISION
Height and Weight (continued)			DI: If rating for height and weight exceeds 250%, application will be declined. If weight was lost through surgery, applicant will only be considered 1 year after surgery.
Hepatitis Inflammation of the liver that occurs as both acute and chronic hepatitis.	Type of hepatitis Date of diagnosis Details on current and past treatment Details on investigation (liver biopsy, ultrasound) Any history of alcohol or drug abuse	Blood profile with hepatitis screening. Possible APS	Life: <u>Hepatitis A:</u> If complete recovery, may be considered standard risk. <u>Hepatitis B:</u> Carriers with no active disease and acute hepatitis B, recovered with normal liver function tests, may be considered with small rating. Decision for chronic hepatitis B may vary from a standard risk to a decline. <u>Hepatitis C:</u> May be considered if asymptomatic; however, most cases will be offered with a rating of 175% or higher. These cases are also frequently considered uninsurable. CI/DI: On case-by-case basis. Decision varies from standard risk to a decline.
High Blood Pressure Elevated blood pressure.	Date of diagnosis Treatments required Control of high blood pressure Last blood pressure reading and date if known	Vital signs or paramedical may be required.	Life/CI/DI: Generally considered standard risk for blood pressure readings with values in the normal range and no co-morbid factors.
Kidney Failure Loss of kidney function, including dialysis.	Date of diagnosis Underlying cause Details of treatment Any complications	APS	Life/CI/DI: Depends on the stage of the kidney failure and if condition is acute or chronic; ranges from standard risk to a decline.

MEDICAL RISKS

HEALTH PROBLEMS	IMPORTANT ELEMENTS	UNDERWRITING REQUIREMENTS	POSSIBLE DECISION
Lipids Elevated cholesterol.	Date of diagnosis Treatment required Status of control Last blood work and results if known	Blood profile may be requested.	Life/CI/DI: Depending on the values/results of the blood profile, if well controlled, and no other significant health history: Most likely considered standard risk.
Multiple Sclerosis Inflammatory demyelinating disease of the central nervous system.	Age at diagnosis Definite or possible diagnosis Current symptoms Date of last attack Frequency of attacks Details on treatment Complications, if any Degree of disability	APS	Life: The rating will be based on years since onset of the disease as well as limitations of the insured. A rating of 150% and up should be expected. CI/DI: Most likely exclusion offer or decline.
Musculoskeletal Disorders Disorders of joints or muscles, or arthritis, osteoarthritis, etc. Disorders such as back pain, neck pain, knee problems, shoulder problems.	Date of diagnosis Treatments needed including medication, physiotherapy, chiropractor, massage, etc. Date of last symptoms Any time off work	Back pain questionnaire (3881-00A) Arthritis questionnaire (4413-00A) Musculoskeletal disorders questionnaire (5449-00A)	Life/CI: Most likely standard risk depending on medication regimen. DI: Most likely exclusion offer or decline.
Prescription Narcotics Narcotics used for pain control as prescribed by a doctor.	Reason for treatment Medication regimen Any time off work	APS	Life/CI: Depending on whether any dependency is indicated, decision may vary from a rating of 150% to a decline. DI: All cases would be uninsurable.

MEDICAL RISKS

HEALTH PROBLEMS	IMPORTANT ELEMENTS	UNDERWRITING REQUIREMENTS	POSSIBLE DECISION
Rheumatoid Arthritis Rheumatoid arthritis (RA) is a chronic systemic disease characterized by inflammatory changes in joints and related structures causing pain, inflammation and stiffness of joints, often with disabling joint destruction, loss of function and disability.	Age at onset Medication/treatment regimen Time off work Occupation	Arthritis questionnaire (4413-00A) APS	<p>Life/CI: Mild: Rheumatoid arthritis, with no significant disability, no hospitalizations and treated with anti-inflammatory drugs will usually be approved with a minimum rating of 150%.</p> <p>Moderate: Cases with more extensive joint involvement and mild disability may be approved with a rating in the range of 175% for life, depending on how active the disease is. CI will be declined.</p> <p>Severe: Decision may vary from a rating of 250% to a decline for life. CI will be declined.</p> <p>DI: Manual duties: Decline</p> <p>No manual duties: Mild to moderate – rating of 150% and an exclusion. If severe: Decline.</p>
Sleep Apnea Common sleep disorder characterized by brief breathing interruptions during sleep.	Details of treatment Type of apnea (obstructive, mixed or central), if known Current severity of the condition Compliance with treatment Date of last sleep study	Sleep apnea questionnaire (6869-00A) Sleep studies APS	<p>Life/CI/DI: Depending on the severity of the sleep apnea, treatments and if the person is compliant with the recommended treatment, the decision can vary from standard to a decline.</p> <p>If the person is not compliant with the recommended treatment, no current sleep study or severe sleep apnea, we may decline or a higher rating may apply.</p> <p>DI: Exclusion not applicable.</p>

MEDICAL RISKS

HEALTH PROBLEMS	IMPORTANT ELEMENTS	UNDERWRITING REQUIREMENTS	POSSIBLE DECISION
Smoking To be considered a non-smoker, the insured must not have used any substance or product containing tobacco, nicotine, or marijuana mixed with nicotine or used e-cigarettes in the 12 months preceding the application.	Frequency and number	No requirements. If request to change to non-smoker, will require declaration of insurability and urinalysis if amount is over \$500,000 or upon underwriter's request.	Life/CI/DI: One cigar or less per month (maximum 12 per year) is considered non-smoker if the urinalysis is negative for nicotine. (This does not apply for cigarillos such as Colts)
Stroke/TIA Cerebrovascular disease affecting the blood vessels that supply the brain.	Age at time of episode Details of treatment Number of episodes Severity of neurological impairment Cause of the stroke/TIA	APS	Life: Stroke and TIA rating depends on age at diagnosis and cause. Within 6 months of episode, we will decline. Recurrent episodes of stroke, applicant will be declined. CI/DI: All cases would be uninsurable.

NON MEDICAL RISKS

HEALTH PROBLEMS	IMPORTANT ELEMENTS	UNDERWRITING REQUIREMENTS	POSSIBLE DECISION
Aviation	Private or commercial Type of aircraft flown Hours of experience	Aviation questionnaire (3880-00A)	Life: Commercial pilot: Major carriers are standard risk. Otherwise, rating starts at \$2.50 per thousand. Private student pilots: Rating will differ depending on age of insured. Can range from \$2.00 to \$3.00 per thousand. The rating for helicopter pilots is generally based on the total hours of experience. CI: Private aviation pilots are generally considered with an exclusion. The decision for commercial pilots may vary from standard to an exclusion to a decline. DI: Private aviation pilots are generally considered standard or with an exclusion. Commercial pilots are generally declined.

NON MEDICAL RISKS

HEALTH PROBLEMS	IMPORTANT ELEMENTS	UNDERWRITING REQUIREMENTS	POSSIBLE DECISION
Bankruptcy and Consumer Proposal	Income Net worth	Financial questionnaire (3890-00A)	<p>Life/CI: Discharged from bankruptcy: standard risk.</p> <p>DI: Discharged from bankruptcy: standard risk. Not discharged from bankruptcy: Decline</p> <p>Consumer proposal or not discharged from bankruptcy: Individual consideration; we may consider up to \$250,000 for Life, \$100,000 for CI and no coverage for DI. Any higher amount for Life is case by case.</p>
Citizenship Country of birth versus current citizenship status.	See Newcomers underwriting guidelines document 5454-00A		
Criminal Activity	Age Date and nature of the criminal act(s) or violation(s) of any law Date of discharge	Criminal activity questionnaire (5337-00A)	<p>Life/CI/DI: Trial or investigation pending: will be declined.</p> <p>Will only consider less serious crimes 2 years after probation completed, on case-by-case basis.</p>
Driving Record	Number of infractions Type of infractions Severity of infractions Any driving suspension	Driving questionnaire (4018-00A) Driving record may be required	Life/CI/DI: Rating dependent on current age, severity and number of infractions.
Financial Underwriting Justifiable amount of insurance versus salary.		Financial questionnaire (3890-00A)	<p>Life/CI/DI: If you have given enough information about why the insurance is being applied for, how the amount was determined and attach supporting documentation (financial statements and letters from accountants), you will reduce the number of questions the underwriter has and increase the likelihood of approval.</p> <p>On case-by-case basis.</p>

NON MEDICAL RISKS

HEALTH PROBLEMS	IMPORTANT ELEMENTS	UNDERWRITING REQUIREMENTS	POSSIBLE DECISION
Foreign Travel	Country or countries being traveled to Date Duration Purpose of travel	Foreign travel and residency questionnaire (3893-00A)	<p>Life/CI: Some countries may be considered standard risk.</p> <p>Some countries may be considered with a rating or uninsurable. However, we may consider with an exclusion rider if not related to the applicant's occupation.</p> <p>DI: No rating but may exclude specific country or all foreign travel outside Canada or USA.</p>

NON MEDICAL RISKS

HEALTH PROBLEMS	IMPORTANT ELEMENTS	UNDERWRITING REQUIREMENTS	POSSIBLE DECISION
Hazardous Sports or Activities	<p>Type of sports or activities*</p> <p>Purpose: Pleasure or competition</p> <p>Status: amateur or professional</p> <p>Frequency</p> <p>Injuries</p> <p>Future intentions</p> <p>*Sports or activities such as (but not limited to): scuba diving, rock climbing, mountaineering, parachuting/sky diving, ballooning/hang gliding/ultralight, extreme snow skiing (backcountry skiing, heliskiing), backcountry snowmobiling, motor sports racing such as: power boat, snowmobile, motorcycle or automobile.</p>	Hazardous sports and activities questionnaire (4885-00A)	<p>Life/CI/DI: Sports and activities for fun are generally considered standard except for the sports or activities mentioned*.</p> <p>CI/DI: Possible offers are standard, exclusion or decline. No offer with rating possible.</p> <p>Life: Some sports or activities for fun may be more at risk, for example: skydiving and the decision can range from \$2.50 per \$1,000 to an exclusion to a decline.</p> <p>Life: Some competitive sports can be accepted standard. Many are generally accepted with a rating that can range from \$2.50 to \$10.00 per \$1,000 to an exclusion to a decline.</p> <p>CI/DI: Some competitive sports can be accepted standard. Many are generally accepted with a rating that can range from \$2.50 to \$10.00 per \$1,000 to an exclusion to a decline.</p> <p>Life/CI/DI: Persons who have ceased the activity for a minimum of two (2) years and who do not intend to do so again in the future can generally be accepted as standard. However, if the person participates in other dangerous activities, the cases are the subject of an individual study.</p> <p>Certain medical conditions may warrant an exclusion, for example: coronary artery disease and scuba diving.</p> <p>Examples:</p> <p>Ski mountaineering: amateur or professional are generally accepted standard for life and CI. However, for DI, an exclusion applies.</p> <p>Parachuting: competitive jumps and jumps without high risk (example: no blade running) are generally accepted at 2.50\$ per thousand for life, and exclusion for CI and DI.</p> <p>Jumps with blade running/canopy piloting: decline for life, CI and DI.</p>

NON MEDICAL RISKS

HEALTH PROBLEMS	IMPORTANT ELEMENTS	UNDERWRITING REQUIREMENTS	POSSIBLE DECISION
Occupation	Specific job duties		<p>Life/CI: Most occupations are standard risk.</p> <p>Ratable occupations usually include those associated with a dangerous location (i.e. loggers, steelworkers and underground miners) or the use of hazardous materials (i.e. asbestos, explosives and nuclear material).</p> <p>No exclusion is available because the applicant would be spending a significant amount of time working.</p> <p>Occupational ratings are expressed as flat extras (i.e. starting at \$1.00 per thousand, excluding CI, as flat extra ratings are unavailable).</p> <p>DI: No rating or exclusion available. Approve or decline.</p>

HEIGHT AND WEIGHT TABLES FOR CHILDREN AND ADULTS

(With the exception of our Simplified issue products, even if the height and weight exceed the values specified in the table, this does not mean that the applicant will automatically be rated or declined.)

Current age – 15 days to 23 months

Table for Youth Plus and ParPlus Junior

AGE IN MONTHS	HEIGHT				WEIGHT			
	in		cm		lb		kg	
	Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.
15 days – 1 mo.	19	24	48	61	5	14	2	6
2	20	26	51	66	6	17	3	8
3	21	28	53	71	8	20	4	9
4	22	29	56	74	9	22	4	10
5	23	31	58	79	10	25	5	11
6-8	23	33	61	84	11	29	5	13
9-11	24	35	64	89	13	32	6	15
12-14	26	37	66	94	14	35	6	16
15-17	27	38	69	97	16	38	7	17
18-20	28	40	71	102	18	44	8	20
21-23	29	42	74	107	19	50	9	23

Current age – 2 to 4 years of age

Table for Youth Plus and ParPlus Junior

HEIGHT		WEIGHT				HEIGHT		WEIGHT			
ft/in	cm	lb		kg		ft/in	cm	lb		kg	
		Min.	Max.	Min.	Max.			Min.	Max.	Min.	Max.
2'6"	76	19	39	9	18	3'1"	94	25	56	11	25
2'7"	79	19	41	9	19	3'2"	97	26	59	12	27
2'8"	81	20	43	9	20	3'3"	99	27	62	12	28
2'9"	84	20	45	9	20	3'4"	102	29	65	13	30
2'10"	86	21	47	10	21	3'5"	104	30	67	14	30
2'11"	89	22	50	10	23	3'6"	107	31	69	14	31
3'0"	91	24	53	11	24	3'7"	109	32	71	15	32

Current age – 5 to 8 years of age

Table for Youth Plus and ParPlus Junior

HEIGHT		WEIGHT				HEIGHT		WEIGHT			
ft/in	cm	lb		kg		ft/in	cm	lb		kg	
		Min.	Max.	Min.	Max.			Min.	Max.	Min.	Max.
3'2"	97	27	60	12	27	4'0"	122	46	92	21	42
3'3"	99	29	63	13	29	4'1"	124	48	95	22	43
3'4"	102	30	66	14	30	4'2"	127	50	99	23	45
3'5"	104	32	69	15	31	4'3"	130	52	102	24	46
3'6"	107	34	73	15	33	4'4"	132	54	106	25	48
3'7"	109	36	76	16	35	4'5"	135	56	109	25	49
3'8"	112	38	79	17	36	4'6"	137	58	113	26	51
3'9"	114	40	82	18	37	4'7"	140	60	116	27	53
3'10"	117	42	85	19	39	4'8"	142	62	120	28	54
3'11"	119	44	89	20	40						

Current age – 9 to 11 years of age

Table for Youth Plus and ParPlus Junior

HEIGHT		WEIGHT				HEIGHT		WEIGHT			
ft/in	cm	lb		kg		ft/in	cm	lb		kg	
		Min.	Max.	Min.	Max.			Min.	Max.	Min.	Max.
3'8"	112	35	77	16	35	4'6"	137	60	118	27	54
3'9"	114	37	81	17	37	4'7"	140	62	123	28	56
3'10"	117	40	85	18	39	4'8"	142	65	127	30	58
3'11"	119	42	89	19	40	4'9"	145	67	131	30	59
4'0"	122	5	93	20	42	4'10"	147	70	135	32	61
4'1"	124	47	97	21	44	4'11"	150	72	139	33	63
4'2"	127	50	102	23	46	5'0"	152	75	144	34	65
4'3"	130	52	106	24	48	5'1"	155	77	148	35	67
4'4"	132	55	110	25	50	5'2"	157	80	152	36	69
4'5"	135	57	114	26	50	5'3"	160	83	157	38	71

Current age – 12 to 14 years of age

Table for Youth Plus and ParPlus Junior

HEIGHT		WEIGHT				HEIGHT		WEIGHT			
ft/in	cm	lb		kg		ft/in	cm	lb		kg	
		Min.	Max.	Min.	Max.			Min.	Max.	Min.	Max.
4'4"	132	54	112	25	51	5'3"	160	87	167	39	76
4'5"	135	57	117	26	53	5'4"	163	91	172	41	78
4'6"	137	60	122	27	55	5'5"	165	94	177	43	80
4'7"	140	63	127	29	58	5'6"	168	97	183	44	83
4'8"	142	66	132	30	60	5'7"	170	100	188	45	85
4'9"	145	69	137	31	62	5'8"	173	103	193	47	88
4'10"	147	72	142	33	64	5'9"	175	106	198	48	90
4'11"	150	81	147	34	67	5'10"	178	109	203	49	92
5'0"	152	84	152	35	69	5'11"	180	113	208	51	94
5'1"	155	87	157	37	71	6'0"	183	117	213	53	97
5'2"	157	91	162	38	74	6'1"	185	120	219	54	99

Table for Youth Plus, FlexTerm, ParPlus, ParPlus Junior, Non-Participating Whole Life and Critical Protection

HEIGHT		WEIGHT		HEIGHT		WEIGHT		HEIGHT		WEIGHT	
ft/in	cm	lb	kg	ft/in	cm	lb	kg	ft/in	cm	lb	kg
4'10"	147	158	72	5'6"	168	205	93	6'2"	188	256	116
4'11"	150	163	74	5'7"	170	210	95	6'3"	191	264	120
5'0"	152	169	77	5'8"	173	216	98	6'4"	193	271	123
5'1"	155	174	79	5'9"	175	224	102	6'5"	196	277	126
5'2"	157	182	83	5'10"	178	229	104	6'6"	198	285	129
5'3"	160	188	85	5'11"	180	235	107	6'7"	201	293	133
5'4"	163	193	88	6'0"	183	242	110	6'8"	203	299	136
5'5"	165	198	90	6'1"	185	250	114	6'9"	203	308	140

Table for Platinum Protection

HEIGHT		WEIGHT		HEIGHT		WEIGHT	
ft/in	cm	lb	kg	ft/in	cm	lb	kg
4'10"	147	192	87	5'10"	178	278	126
4'11"	150	198	90	5'11"	180	286	130
5'0"	152	205	93	6'0"	183	294	133
5'1"	155	212	96	6'1"	185	302	137
5'2"	157	219	99	6'2"	188	310	141
5'3"	160	226	103	6'3"	191	318	144
5'4"	163	233	106	6'4"	193	326	148
5'5"	165	240	109	6'5"	196	334	151
5'6"	168	247	112	6'6"	198	342	155
5'7"	170	254	115	6'7"	201	350	159
5'8"	173	262	119	6'8"	203	358	162
5'9"	175	270	122	6'9"	206	366	166

Table for Golden Protection

HEIGHT		WEIGHT		HEIGHT		WEIGHT	
ft/in	cm	lb	kg	ft/in	cm	lb	kg
4'10"	147	206	93	5'10"	178	296	134
4'11"	150	213	97	5'11"	180	304	138
5'0"	152	220	100	6'0"	183	312	142
5'1"	155	227	103	6'1"	185	321	146
5'2"	157	234	106	6'2"	188	330	150
5'3"	160	241	109	6'3"	191	339	154
5'4"	163	248	112	6'4"	193	348	158
5'5"	165	256	116	6'5"	196	357	162
5'6"	168	264	120	6'6"	198	366	166
5'7"	170	272	123	6'7"	201	375	170
5'8"	173	280	127	6'8"	203	384	174
5'9"	175	288	131	6'9"	206	393	178

Table for Silver Protection

HEIGHT		WEIGHT		HEIGHT		WEIGHT	
ft/in	cm	lb	kg	ft/in	cm	lb	kg
4'10"	147	236	107	5'10"	178	339	154
4'11"	150	244	110	5'11"	180	349	158
5'0"	152	252	114	6'0"	183	359	163
5'1"	155	260	118	6'1"	185	369	167
5'2"	157	268	122	6'2"	188	379	172
5'3"	160	276	125	6'3"	191	389	176
5'4"	163	285	129	6'4"	193	399	181
5'5"	165	294	133	6'5"	196	409	186
5'6"	168	303	137	6'6"	198	419	190
5'7"	170	312	142	6'7"	201	429	195
5'8"	173	321	146	6'8"	203	439	199
5'9"	175	330	150	6'9"	206	449	204



You can also find the complete product features in our product guides, available on Advisor's Corner: [**Assumption.ca/Advisor-Corner**](https://assumption.ca/Advisor-Corner)

For inquiries, please contact your Director of Business Development or our sales team at [**lia@assumption.ca**](mailto:lia@assumption.ca).

A preliminary opinion inquiry can also be made by using the following link :
[**Prelim request form**](#)

Once finalized, the inquiry will be promptly directed to your Director of Business Development to be processed. Please note preliminary opinion inquiries are reserved for active advisors only.

NEWCOMERS UNDERWRITING GUIDELINES

FOR ADVISORS USE ONLY



Assumption Life

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CATEGORIES THAT WILL BE CONSIDERED BY ASSUMPTION LIFE WITH AN APPLICATION

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Assumption Life will treat all preliminary inquiries regarding newcomers according to the guidelines in this document.

If you submit an application that does not meet all our criterias for newcomers, we will assess the application and communicate our decision after our assessment.

This guide is for information purposes only. Assumption Life reserves the right to change these guidelines at any time without prior notice.

Assumption Life also reserves the right to request any underwriting requirements deemed necessary that may differ from what is indicated in this document.

Assumption Life requires the Questionnaire for Newcomers (5225-00A) when the present residency status of the applicant is other than a Canadian citizen or permanent resident for all products.

Translation

For all products, advisors who speak the client's language may translate an application up to \$750,000 provided he/she is not the beneficiary, contingent beneficiary, payer, or owner of the policy.

For simplified issue products, if the advisor prefers not to be held responsible for the translation of the application, we will accept any of the following guidelines:

- a certified translator to act as the translator and we will require a copy of the certification. The cost for this translation is the responsibility of the advisor or the client.
- a family doctor's report provided the client has been living in Canada and has a family doctor for a minimum of 5 years. The cost for this medical report is the responsibility of the advisor or the client.
- a translator from a third party provided this person has no interest in the insurance policy such as the beneficiary, contingent beneficiary, payer, or owner of the policy; or
- as a last choice, a family member can act as the translator provided this person has no interest in the policy such as the beneficiary, contingent beneficiary, payer, or owner of the policy. The advisor must provide the full name of the translator.

For underwritten products, if the advisor prefers not to be held responsible for the translation of the application or if the amount is over \$750,000, we will request a paramedical questionnaire to be completed by a health professional:

- who can translate in the applicant's language.
- if there is no health professional available who speaks the applicant's language, the health professional has the right to use a translator from a third party provided this person has no interest in the insurance policy such as the beneficiary, contingent beneficiary, payer, or owner of the policy; or
- as a last choice, the health professional can use a family member as the translator provided this person has no interest in the policy. The health professional must provide us with the translator's full name to ensure that this person has no interest in the policy.

Categories that will not be considered by Assumption Life for any of its fully underwritten and simplified issue products.

Holders of a super visa

Asylum claimants – Individuals making an asylum claim in Canada will not be considered for insurance even if they hold a work permit or other immigration permit. Once they are accepted as convention refugees, they are eligible under the convention refugee guidelines.

Holders of a visitor visa, unless they are the spouse or child of an individual who qualifies for coverage (See Insured's Spouse and Children category).

Holders of a Temporary Work Permit, Open Work Permit, Employer-Specific Work Permit (Non-Government Sponsored), Caregivers or Nannies, and/or Post-Graduation Work Permit (PGWP)

TRADITIONAL PRODUCTS (UNDERWRITTEN)

Coverage available	<ul style="list-style-type: none"> • Life Insurance: All products, up to \$750,000. Requests exceeding this amount are subject to a case-by- case basis and submitted to reinsurance for review • Critical Protection: Maximum coverage amount • Additional Benefit Riders: <ul style="list-style-type: none"> • Critical Illness rider • Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if the spouse and children reside in Canada • Child Insurance Benefit rider, contingent on the child residing in Canada • Exclusions: Disability Income, Waiver of Premium or Accidental Death riders
Eligibility criteria (required to apply)	<ul style="list-style-type: none"> • Copy of a valid work permit • Complete questionnaire: 5525-00A–Questionnaire for Newcomers • Applicant’s work permit must be valid for at least 1 year and not expire within the next three months. If nearing expiration, confirmation of application for work permit renewal or application for permanent residence must be provided • Must intend to stay in Canada
Underwriting process	<ul style="list-style-type: none"> • Living in Canada for less than 1 year: Paramedical exam, blood/urine tests, hepatitis B and C screenings, in addition to standard underwriting process • Living in Canada for more than 1 year: Standard underwriting process
Other considerations	<ul style="list-style-type: none"> • All nationalities are eligible, but risk of return to the country of origin will be carefully assessed

SIMPLIFIED ISSUE PRODUCTS

Coverage available	<ul style="list-style-type: none"> • Life Insurance: Maximum coverage amounts available of the selected product • Additional Benefit Riders: <ul style="list-style-type: none"> • Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if the spouse and children reside in Canada • Child Insurance Benefit rider, contingent on the child residing in Canada • Exclusions: Accidental Death rider
Eligibility criteria (required to apply)	<ul style="list-style-type: none"> • Copy of a valid work permit • Complete questionnaire: 5525-00A–Questionnaire for Newcomers • Applicant’s work permit must be valid for at least 1 year and not expire within the next three months. If nearing expiration, confirmation of a work permit renewal or permanent residency application must be provided • Must intend to stay in Canada
Other considerations	<ul style="list-style-type: none"> • All nationalities are eligible

Holders of a Study Permit

TRADITIONAL PRODUCTS (UNDERWRITTEN)

Coverage available	<ul style="list-style-type: none"> • Life Insurance: <ul style="list-style-type: none"> • Students under the age of 18 who intend to stay in Canada are eligible for coverage of up to \$250,000, without exceeding the selected product's maximum amount • Students ages 18 and older, attending school, college, or university with the intention to remain in Canada, are eligible for coverage up to \$500,000, without exceeding the selected product's maximum amount. Requests exceeding this amount are subject to a case-by-case basis and submitted to reinsurance for review • Critical Protection: Maximum coverage amount • Additional Benefit Riders: <ul style="list-style-type: none"> • Critical Illness rider • Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if the spouse and children reside in Canada • Child Insurance Benefit rider, contingent on the child residing in Canada • Exclusions: Disability Income, Waiver of Premium or Accidental Death riders
Eligibility criteria (required to apply)	<ul style="list-style-type: none"> • Copy of a valid study permit • Complete questionnaire: 5525-00A–Questionnaire for Newcomers • Student must confirm full-time enrollment in a Canadian school, college, or university • Must intend to stay in Canada
Underwriting process	<ul style="list-style-type: none"> • Living in Canada for less than 1 year: Paramedical exam, blood/urine tests, hepatitis B and C screenings, in addition to standard underwriting process • Living in Canada for more than 1 year: Standard underwriting process
Other considerations	<ul style="list-style-type: none"> • All nationalities are eligible, but risk of return to the country of origin will be carefully assessed

SIMPLIFIED ISSUE PRODUCTS

Coverage available	<ul style="list-style-type: none"> • Life Insurance: Coverage up to \$500,000, without exceeding the selected product's maximum amount • Additional Benefit Riders: <ul style="list-style-type: none"> • Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if the spouse and children reside in Canada • Child Insurance Benefit rider, contingent on the child residing in Canada • Exclusions: Accidental Death rider
Eligibility criteria (required to apply)	<ul style="list-style-type: none"> • Copy of a valid study permit • Complete questionnaire: 5525-00A–Questionnaire for Newcomers • Student must confirm full-time enrollment in a Canadian school, college, or university • Must intend to stay in Canada
Other considerations	<ul style="list-style-type: none"> • All nationalities are eligible

Holders of a Certificat de sélection du Québec (CSQ) and Provincial Nominees for Professional/Skilled Workers

TRADITIONAL PRODUCTS (UNDERWRITTEN)

Description	<ul style="list-style-type: none"> • Professional Skilled Workers: Usually require a university degree. (Examples: physicians, lawyers, pharmacists, engineers, nurses, teachers, software developers, managers, directors, administrators.) • Skilled Workers: Usually require a college diploma. (Examples: apprenticeship training or supervision, electricians, plumbers, mechanics, medical technologists.)
Coverage available	<ul style="list-style-type: none"> • Life Insurance: All products, up to \$1,000,000 • Critical Protection: Maximum coverage amount • Additional Benefit Riders: <ul style="list-style-type: none"> • Critical Illness rider • Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if the spouse and children reside in Canada • Child Insurance Benefit rider, contingent on the child residing in Canada • Exclusions: Disability Income, Waiver of Premium or Accidental Death riders
Eligibility criteria (required to apply)	<ul style="list-style-type: none"> • Copy of the provincial nominee acceptance letter or the Certificat de sélection du Québec (CSQ) • Complete questionnaire: 5525-00A–Questionnaire for Newcomers • Must intend to stay in Canada
Underwriting process	<ul style="list-style-type: none"> • Living in Canada for less than one year: Paramedical exam, blood/urine tests, hepatitis B and C screenings, in addition to standard underwriting process • Living in Canada for more than one year: Standard underwriting process
Other considerations	<ul style="list-style-type: none"> • All nationalities are eligible, but risk of return to the country of origin will be carefully assessed

SIMPLIFIED ISSUE PRODUCTS

Coverage available	<ul style="list-style-type: none"> • Life Insurance: Maximum coverage amount available of the selected product • Additional Benefit Riders: <ul style="list-style-type: none"> • Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if the spouse and children reside in Canada • Child Insurance Benefit rider, contingent on the child residing in Canada • Exclusions: Accidental Death rider
Eligibility criteria (required to apply)	<ul style="list-style-type: none"> • Copy of the provincial nominee acceptance letter or the Certificat de sélection du Québec (CSQ) • Complete questionnaire: 5525-00A–Questionnaire for Newcomers • Must intend to stay in Canada
Other considerations	<ul style="list-style-type: none"> • All nationalities are eligible

Convention Refugees and Persons in Need of Protection (Accepted by the Immigration and Refugee Board of Canada)

TRADITIONAL PRODUCTS (UNDERWRITTEN)

Coverage available	<ul style="list-style-type: none"> • Life Insurance: All products, up to \$250,000 • Critical Protection: Not eligible • Additional Benefit Riders: <ul style="list-style-type: none"> • Critical Illness rider • Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if the spouse and children reside in Canada • Child Insurance Benefit rider, contingent on the child residing in Canada • Exclusions: Disability Income, Waiver of Premium or Accidental Death riders
Eligibility criteria (required to apply)	<ul style="list-style-type: none"> • Applicant must be living in Canada for 6 months or more • Applicant must be employed full-time and living in a stable environment • Complete questionnaire: 5525-00A–Questionnaire for Newcomers • Applicant must confirm they have applied for permanent residence in Canada • Applicant with a medical history must have an established physician in Canada • Copy of a notice of decision issued by the Immigration and Refugee Board of Canada confirming acceptance as a convention refugee or Person in need of protection. Examples of these documents are available on page 8 • Must intend to stay in Canada
Underwriting process	<ul style="list-style-type: none"> • Living in Canada for more than 6 months but less than 1 year: Paramedical exam, blood/urine tests, hepatitis B and C screenings, in addition to standard underwriting process • Living in Canada for more than 1 year: Standard underwriting process
Other considerations	<ul style="list-style-type: none"> • All nationalities are eligible, but risk of return to the country of origin will be carefully assessed

SIMPLIFIED ISSUE PRODUCTS

Coverage available	<ul style="list-style-type: none"> • Life Insurance: Up to \$250,000, without exceeding the selected product's maximum amount • Additional Benefit Riders: <ul style="list-style-type: none"> • Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if the spouse and children reside in Canada • Child Insurance Benefit rider, contingent on the child residing in Canada • Exclusions: Accidental Death rider
Eligibility criteria (required to apply)	<ul style="list-style-type: none"> • Complete questionnaire: 5525-00A–Questionnaire for Newcomers • Applicant must confirm they have applied for permanent residence in Canada • Copy of a notice of decision issued by the Immigration and Refugee Board of Canada confirming acceptance as a convention refugee or Person in need of protection. Examples of these documents are available on page 8 • Must intend to stay in Canada
Other considerations	<ul style="list-style-type: none"> • All nationalities are eligible

Dual Citizenship (Canadian and American)

TRADITIONAL PRODUCTS (UNDERWRITTEN)

Coverage available	<ul style="list-style-type: none"> • Life Insurance products: All products, maximum coverage amount available of the selected product • Critical Protection: Maximum coverage amount • Additional Benefit Riders: <ul style="list-style-type: none"> • Critical Illness rider • Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if the spouse and children reside in Canada. • Child Insurance Benefit rider, contingent on child residing in Canada • Exclusions: Disability Income, Waiver of Premium or Accidental Death riders
Eligibility criteria (required to apply)	<ul style="list-style-type: none"> • N/A
Underwriting process	<ul style="list-style-type: none"> • Standard underwriting process
Other considerations	<ul style="list-style-type: none"> • The purpose of the insurance and insurable interest in Canada must be justified. If the applicant resides in the USA, the file will be submitted to reinsurance for review

SIMPLIFIED ISSUE PRODUCTS

Coverage available	<ul style="list-style-type: none"> • Life Insurance: Maximum coverage amount available of the selected product • Additional Benefit Riders: <ul style="list-style-type: none"> • Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if the spouse and children reside in Canada • Child Insurance Benefit rider, contingent on the child residing in Canada • Exclusions: Accidental Death rider
Eligibility criteria (required to apply)	<ul style="list-style-type: none"> • Applicant must reside in Canada
Other considerations	<ul style="list-style-type: none"> • N/A

Insured's Spouse and Children

TRADITIONAL PRODUCTS (UNDERWRITTEN)


Coverage available	<ul style="list-style-type: none"> • Life Insurance and Critical Protection: <ul style="list-style-type: none"> • Up to \$250,000, without exceeding the selected product's maximum amount. Requests exceeding this amount are subject to a case-by-case basis and submitted to reinsurance for review • Available as a rider on the primary Insured's policy only • Eligible up to a maximum of 50% of the primary Insured's coverage, provided the Insured's spouse or child lives in Canada. • Additional Benefit Riders: <ul style="list-style-type: none"> • Critical Illness rider • Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if the spouse and children reside in Canada • Child Insurance Benefit rider, contingent on the child residing in Canada • Exclusions: Disability Income, Waiver of Premium or Accidental Death riders
Eligibility criteria (required to apply)	<ul style="list-style-type: none"> • The primary Insured must be a Canadian citizen, Permanent Resident (Landed Immigrant) or meet the newcomers underwriting guidelines • Complete questionnaire: 5525-00A–Questionnaire for Newcomers • Must intend to stay in Canada
Underwriting process	<ul style="list-style-type: none"> • Living in Canada for less than 1 year: Paramedical exam, blood/urine tests, hepatitis B and C screenings, in addition to standard underwriting process • Living in Canada for more than 1 year: Standard underwriting process
Other considerations	<ul style="list-style-type: none"> • N/A

SIMPLIFIED ISSUE PRODUCTS

Coverage available	<ul style="list-style-type: none"> • Life Insurance: <ul style="list-style-type: none"> • Up to \$250,000, without exceeding the selected product's maximum amount • Available as a rider on the primary Insured's policy only • Eligible up to a maximum of 50% of the primary Insured's coverage, provided the Insured's spouse or child lives in Canada. • Additional Benefit Riders: <ul style="list-style-type: none"> • Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if the spouse and children reside in Canada • Child Insurance Benefit rider, contingent on the child residing in Canada • Exclusions: Accidental Death rider
Eligibility criteria (required to apply)	<ul style="list-style-type: none"> • The primary Insured must be a Canadian citizen, Permanent Resident (Landed Immigrant) or meet the newcomers underwriting guidelines • Complete questionnaire: 5525-00A–Questionnaire for Newcomers • Must intend to stay in Canada
Other considerations	<ul style="list-style-type: none"> • N/A

Sample Notice of Decision Document

Document required for Convention Refugees and Persons in need of protection application (referenced on page 5 of this document).



Immigration and
Refugee Board of Canada
Refugee Protection
Division

Commission de l'immigration
et du statut de réfugié du Canada
Section de la protection
des réfugiés

RPD File:

NOTICE OF DECISION

[Immigration and Refugee Protection Act, subsection 107(1)]
[Refugee Protection Division Rules, rule 67]

Member

In the claims for refugee protection of:

Date of birth:

UCI:

The claims were heard on June 29, 2021.

The Refugee Protection Division determines that **the claimants are Convention refugees and therefore accepts the claims.**


The reasons for the decision are attached.

July 9, 2021

SMG, Registry Officer
For the Registrar
Tel: 1-866-790-0581

RPD.29.04 (July 31, 2018)
Disponible en français

Canada



Immigration and
Refugee Board of Canada
Refugee Protection
Division

Commission de l'immigration
et du statut de réfugié du Canada
Section de la protection
des réfugiés

RPD File:

NOTICE OF DECISION

[Immigration and Refugee Protection Act, subsection 107(1)]
[Refugee Protection Division Rules, rule 67]

Member

In the claims for refugee protection of:

Date of birth:

UCI:

The claims were heard on January 2, 2024 and April 9, 2024.

The Refugee Protection Division determines that **the claimants are persons in need of protection and therefore accepts the claims.**

The reasons for the decision are attached.

June 12, 2024

CSA, Registry Officer
For the Registrar
Tel: 1-866-790-0581

RPD.29.04 (July 31, 2018)
Disponible en français

Canada

For additional underwriting documentation
and resources, take advantage of our dedicated
underwriting page.

assumption.ca/underwriting



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770 Main Street, PO Box 160 Moncton NB E1C 8L1

Assumption Mutual Life Insurance Company,
doing business under the name Assumption Life