

Accelerated Underwriting for Life Insurance Advisor Guide for Requirements

Effective July 2017 - Updated December 2021

Applications no longer require biometric testing (blood, urine, vitals) and paramedical exams for:

- clients ages 18 to 50 and amount to underwrite up to and including \$5,000,000 or
- clients ages 51 to 60 and amount to underwrite up to and including \$1,000,000

As always, depending on the risk profile of the applicant, we may request additional information including biometric testing. Examples of when we may request biometric tests include, but are not limited to, applicants who:

- Have a personal history of heart disease, stroke, cancer or diabetes.
- Have a significant family history of heart disease, stroke, cancer or diabetes.
- Have 3 or more driving infractions within the last 24 months or charged with driving while impaired in the past 10 years.
- Have a build greater than our current Healthstyle 2 chart.
- Have been diagnosed with high blood pressure or elevated cholesterol prior to age 40.
- Fall under our "New Canadians Guidelines".

HEALTHSTYLE 2 BUILD CHART

Height		Weight	
ft/in	cm	lbs	kg
4'8"	142	140	64
4'9"	145	143	65
4'10"	147	146	66
4'11"	150	149	68
5'0"	152	153	70
5'1"	155	157	73
5'2"	157	161	73
5'3"	160	165	75
5'4"	163	170	77
5'5"	165	175	80
5'6"	168	182	83
5'7"	170	189	86

Height		Weight	
ft/in	cm	lbs	kg
5'8"	173	196	89
5'9"	175	204	93
5'10"	178	211	96
5'11"	180	218	99
6'0"	183	225	103
6'1"	185	230	105
6'2"	188	235	107
6'3"	191	240	109
6'4"	193	245	111
6'5"	196	250	114
6'6"	198	255	116

LEARN MORE ABOUT ACCELERATED UNDERWRITING

For more information about accelerated underwriting at Manulife, please refer to the [Accelerated Underwriting Q&A](#). For questions, please contact your Manulife sales representative.



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