

# Canada Protection Plan™

## Product & Underwriting Guide

Product & Underwriting Guide as of October 2016  
Subject to change without notice



# *Who are your potential clients?*

### Declined, Rated or Postponed

Canada Protection Plan does not ask if your client has ever been declined, rated or postponed. Your clients could qualify for our best no medical plan for up to \$500,000 coverage.

### For those who do not want to go through traditional underwriting

Your client may be healthy but would like to avoid the lengthy process of traditional underwriting. Your clients can get reliable coverage fast, with NO medical exams.

### Final Expenses

Your client may be looking to cover the cost of a funeral or to ensure that any outstanding debts are paid for. Canada Protection Plan can offer these clients a very affordable solution to cover their final expenses.

### Millennials

Your client is a young professional and lives a busy life. They are just starting a new family or perhaps have bought a new home and are looking for a simple and fast application process with reliable coverage for up to \$1 million.

### People with Serious Illnesses

Your client may be uninsurable due to serious illness or other risk factors. Canada Protection Plan can offer your client coverage up to \$25,000, guaranteed with no medical required.

Base Plan	Best Suited For People Who Have	Issue	Minimum	Maximum
■ CPP Guaranteed Acceptance Life	Guaranteed insurability regardless of health conditions. Coverage up to \$25,000. The full coverage amount is payable if death occurs after two years or at any time if cause of death is accidental.	18 – 60 61 – 75	\$10,000 \$5,000	\$25,000 \$25,000
■ CPP Deferred Life	Serious health conditions. Coverage up to \$75,000. The full coverage amount is payable after two years. If cause of death is accidental, the full coverage amount is payable at any time.	18 – 60 61 – 80	\$10,000 \$5,000	\$75,000 \$50,000
■ CPP Deferred Elite	Less serious health conditions. Coverage up to \$350,000. If death occurs during the second year and is due to non-accidental means, 50% of the coverage amount is payable. The full coverage amount is payable after two years. If cause of death is accidental, the full coverage amount is payable at any time.	18 – 60 61 – 80	\$10,000 \$5,000	\$350,000 <sup>1</sup> \$350,000 <sup>1</sup>
■ CPP Simplified Elite	Relatively good health or engages in extreme sports. Coverage up to \$500,000. Coverage starts immediately.	18 – 60 61 – 80	\$10,000 \$5,000	\$500,000 <sup>1</sup> \$350,000 <sup>1</sup>
▣ CPP Preferred	Good health for those who want a fast and simple application process. Coverage up to \$1 million. <b>No Medical required for up to \$500,000 and issue age up to 70.</b> Coverage starts immediately.	18 – 80	\$50,000	\$1,000,000 <sup>1</sup>
■ CPP Preferred Elite	Good health for those who want a fast and simple application process at our lowest rates. Coverage up to \$1 million. Coverage starts immediately.	18 – 80	\$500,000	\$1,000,000 <sup>1</sup>
▣ CPP T100	Available as Deferred Elite, Simplified Elite, Preferred and Preferred Elite.	18 – 80	\$25,000 <sup>2</sup>	Maximum depends on age and plan – see above

■ No Medical Required   ▣ May be subject to Underwriting   ■ Subject to Underwriting

Base Plan or Rider (available as Deferred Elite, Simplified Elite, Preferred and Preferred Elite)	Issue	Minimum	Maximum
10 Year Term	18 – 70	\$25,000 <sup>2</sup>	Maximum depends on age and plan – see above
20 Year Term	18 – 60	\$25,000 <sup>2</sup>	
25 Year Term	18 – 55	\$25,000 <sup>2</sup>	
25 Year Decreasing Term	18 – 60	\$25,000 <sup>2</sup>	
Rider Only	Issue	Minimum	Maximum
Accidental Death Benefit	18 – 65	Lesser of one times coverage and \$10,000	Lesser of five times coverage and \$250,000
Child Term Benefit	18 – 60 (parent)	\$5,000, \$10,000 or \$15,000	
Hospital Cash Benefit	18 – 65	\$25/day, \$50/day or \$100/day	

<sup>1</sup> Maximums shown are for combined coverage under all Life and Term policies of same Plan category.

<sup>2</sup> Minimum is \$50,000 for a Preferred term plan or rider or a Preferred Elite term rider, and \$500,000 for a Preferred Elite term plan.

# Policy Change Requirements

Change	Requirements
Add a new rider (Accidental Death Benefit and Hospital Cash Benefit)	For all ages and amounts: Application for Change to an existing Life Insurance Policy
Child Term Benefit Changes (the child of the Insured must be a between the ages of 30 days and under 18)  » Add a Child Term Benefit » Add a child to an in force Child Term Benefit » Increase Child Term Benefit	For all ages and amounts: » Application for Change to an existing Life Insurance Policy  » Child Term Benefit (CTB) questionnaire
Child Term Benefit Conversion	» Child Term Conversion Application Form » The conversion must take place at any time after the Insured Child's twentieth (20th) birthday, but no later than the Insured Child's twenty-first (21st) birthday
Reinstatement: » Lapsed within the last 3 months » Lapsed for more than 3 months	» Reinstatement Request — Short Application » Reinstatement Request — Long Application

Change	Requirements
Change to Non-Smoker	<p>For all ages and amounts: Application for Change to Non Smoker Rates: The insured must have stopped using any substance or product containing tobacco, nicotine (excluding cigars), for the previous twelve (12) consecutive months. Applicants who have used marijuana, other than through oral ingesting, more than four (4) times per week will not be considered for non-smoker rates.</p> <p>For Preferred Elite Rates: The insured must have stopped using any substances containing tobacco, nicotine, including cigars or marijuana in any form for the previous twenty-four (24) consecutive months. Application for Change to an existing Life Insurance Policy.</p>
Reducing Face Amount	Application for Change to an existing Life Insurance Policy.
Term Policy or Term Rider Conversion (subject to Plan minimum and Issue Ages limits) — Not applicable on 25 Year Decreasing Term	<p>Term Conversion Application Form: No sooner than 60 days prior to the 2nd policy anniversary. The conversion must occur prior to the Policy Anniversary nearest the Insured's seventieth (70th) birthday.</p>

## Age And Amount Requirements - Preferred & Preferred Elite Plans Only

It is the Advisor's responsibility to order the routine age and amount requirements based on the table.

In determining eligibility for insurance, Foresters Life Insurance Company reserves the right to consider risk characteristics other than those mentioned in the questions in the application.

### Application and Amount

The total of all Canada Protection Plan Simplified/No Medical Life Insurance pending and/or issued in the last 12 months is to be taken into consideration for the purpose of determining the Age and Amount Requirements as listed.

### Attending Physician's Statement (APS) Guidelines

We reserve the right to request an APS.

Preferred	18-70	71-80
\$50,001 to \$500,000	NM	PM + BCP
\$500,001 to \$1,000,000	PM + BCP	PM + BCP

Preferred Elite	18-70	71-80
\$500,000 to \$1,000,000	PM + BCP	PM + BCP

**NM:** Non-Medical | **PM:** Paramedical | **BCP:** Blood Chemical Profile

\* For Preferred Elite a Paramedical and Blood Chemical Profile are required in all cases.

## Preferred & Preferred Elite Underwriting Criteria

	Preferred Elite Non Smoker		Preferred Elite Smoker	
<b>Tobacco</b>	No tobacco in the last 24 months (includes no nicotine products, marijuana and no smoking cessation products, vaping and electronic cigarettes)		Chewing tobacco, cigarettes, pipes, cigars, marijuana in any form	
<b>Blood Pressure</b> Equal to or less than:	<=Age 45	140/90	<=Age 45	140/90
	Age 46 to 80	150/90	Age 46 to 80	150/90
<b>Cholesterol</b> Equal to or less than:	<=Age 45	220/5.5 C or 5.7/5.5 IU	<=Age 45	220/5.5 C or 5.7/5.5 IU
	Ages 46 to 80	240/6.0 C or 6.2/6.0 IU	Ages 46 to 80	240/6.0 C or 6.2/6.0 IU
<b>Family History</b>	Maximum 1 family history of a diagnosis or death from Heart Disease, Cancer or Stroke in parents or siblings prior to age 60.		Maximum 1 family history of a diagnosis or death from Heart Disease, Cancer or Stroke in parents or siblings prior to age 60.	

## Preferred Build Table (Maximum weights for height)

Height	4'8"	4'9"	4'10"	4'11"	5'0"	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"	5'8"	5'9"	5'10"	5'11"	6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"
<b>Weight (lbs)</b>	126	130	135	140	147	152	157	163	168	173	178	183	190	196	201	206	212	219	225	232	238	244	251	258



# Underwriting Guidelines — Definitions

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## Authorized Service Providers

### Laboratories

- ExamOne

### Paramedical

- ExamOne
- Hooper Holmes/Portamedic
- MedAxio
- Dynacare
- Watermark

## Foreign Travel

Any planned travel in the next 12 months that is less than 12 consecutive weeks is insurable for all plans except Preferred Elite.

In circumstances that exceed 12 consecutive weeks, please consult underwriting.

## Telephone Verification

A Third Party verifier may call the Insured and/or Owner of the policy to verify all information obtained with the application for insurance.

The phone call is recorded.

Preferred and Preferred Elite Plans: Telephone verification will be waived if a paramedical is required.

## Children

### Eligibility for Child Term Benefit

Each natural or adopted child of the Life Insured that is:

- at least 30 days old but less than 18 years old and is specifically designated in the insurance application, and
- at least 30 days old but less than 18 years old and is born or adopted after the effective date of this rider.

A child born to or legally adopted by an insured person while this rider is in effect is automatically covered from the age of thirty (30) days upon written request advising us, while the child is alive, of the child's name and date of birth. The premium for this rider does not change when additional children are insured.

## Actual Age

When completing the questions on the Application Form, the Applicant's actual age is used.

## Replacements

Please complete replacement forms for internal and external replacements at the time of application.

## Backdating

No backdating is allowed for Guaranteed Acceptance Life, Deferred Life and Deferred Elite.

Backdating of issue date for Simplified Elite, Preferred and Preferred Elite is up to 6 months from the date of underwriting approval. Additional premiums will be required at issue to cover the premiums payable over the backdated period.

We are unable to backdate if the person is older than the maximum issue age. (For example we cannot backdate an 81-year-old to age 80 if the maximum issue age is 80.)

## Smoking Status For All Plans Except Preferred Elite

Smoker definition: Applicants who have used any substance or product containing tobacco, nicotine (excluding cigars), within the past 12 (twelve) months will be assessed as smokers.

Applicants who have used marijuana, other than through oral ingesting, more than 4 times per week in the previous 12 months will be considered a smoker.

Oral ingesting refers to the use of marijuana other than by inhaling or smoking.

## Smoking Status for Preferred Elite

Applicants who have used by any means, (including electronic vaporizer or “vaping”) a substance or product containing tobacco, nicotine including cigars or marijuana in the previous 24 months.

## Insurance Age

All products use age nearest birthday for determining premiums.

## Permanent Residents

- Applicants must be Canadian Citizens or Landed Immigrants
- Applicants who have applied for Canadian Residency Status but have not yet received their Landed Papers will not be considered for insurance
- Applicants with a valid work permit will be considered for face amount up to a maximum of \$250,000

## Validity of Documents (Preferred and Preferred Elite Plans)

### Time Frame for Requirements

- A paramedical can be used for underwriting purposes for a period up to 6 months, however the policy must have been issued and the first premium received within that time
- A paramedical older than 90 days will require a Declaration of Good Health (DOGH) on delivery
- Lab results (Blood Chemical Profile) can be used for underwriting purposes for a period up to 6 months

# Medical Impairments

Condition	Definition	Timeframe, Factors and Details	Policy Eligibility	Refer to App
<b>A</b> AIDS/HIV Positive or any AIDS related disease	AIDS: Acquired Immunodeficiency Syndrome HIV: Human Immunodeficiency Virus	» HIV positive » AIDS	» Guaranteed Acceptance Life	» Section A Question 7
Alcoholic hepatitis	Inflammation of the liver caused by excessive alcohol use.	» Have you had, been told you have or been treated for within past 12 months	» Deferred Life	» Section B Question 1D
Alcoholism	The compulsive and uncontrolled consumption of alcohol, which leads to health issues.	» Within the past 12 months have you been a resident of a drug or alcohol facility  » Within the past 3 years » Over 3 years » Over 5 years	» Guaranteed Acceptance Life  » Deferred Elite » Simplified Elite » Potentially Preferred	» Section A Question 10  » Section C Question 2
ALS (Lou Gehrig's Disease)	Also known as Lou Gehrig's disease, it is a rapidly progressive and fatal condition that attacks the nerve cells responsible for muscle movement and the brain. This condition is not curable and will lead to respiratory failure within three to five years.		» Guaranteed Acceptance Life	» Section A Question 8C
Alzheimer's Disease	The most common form of dementia. The symptoms include difficulty with thinking and judgment (cognitive skills), language and memory.		» Guaranteed Acceptance Life	» Section A Question 8C

Condition	Definition	Timeframe, Factors and Details	Policy Eligibility	Refer to App
<b>Aneurysm</b>	Abnormal dilation of a portion of an artery. Common locations: aorta, brain, intestines, leg, thorax, spleen. Brain (cerebral) aneurysm is a common disorder resulting from the widening or ballooning of part of a brain artery. It can be congenital or caused by pre-existing conditions (atherosclerosis) and, rarely, a head injury. Rupture of the aneurysm is life-threatening.	<ul style="list-style-type: none"> <li>» Under age 40</li> <li>» Over age 40</li> </ul>	<ul style="list-style-type: none"> <li>» Guaranteed Acceptance Life</li> <li>» Simplified Elite</li> </ul>	<ul style="list-style-type: none"> <li>» Section A Question 9</li> </ul>
<b>Angina</b>	A symptom of coronary artery disease. Due to atherosclerosis, the heart is not getting enough blood causing chest pain or discomfort.  Angina is NOT a heart attack.	Have you had, been told you have or been treated: <ul style="list-style-type: none"> <li>» Under age 40</li> <li>» Within 12 months</li> <li>» In combination with diabetes</li> <li>» Within 3 years and age 54 and under</li> <li>» Within 2 years and age 55 and over</li> <li>» Other than above</li> </ul>	<ul style="list-style-type: none"> <li>» Guaranteed Acceptance Life</li> <li>» Deferred Life</li> <li>» Deferred Elite</li> <li>» Deferred Elite</li> <li>» Deferred Elite</li> <li>» Simplified Elite</li> </ul>	<ul style="list-style-type: none"> <li>» Section A Question 9</li> <li>» Section B Question 1 A</li> <li>» Section C Question 7</li> <li>» Section C Question 4A</li> <li>» Section C Question 4B</li> </ul>
<b>Arteriosclerosis</b>	A formation of fatty material or plaque on the wall of the arteries which make them narrow and prevent a normal blood flow.		<ul style="list-style-type: none"> <li>» See Coronary Artery Disease (CAD) or Stroke</li> </ul>	
<b>Arrhythmia and heart murmur</b>	Any disorder of the heart including but not limited to, atrial or ventricular, tachycardia, fibrillation, or flutter.		<ul style="list-style-type: none"> <li>» Simplified Elite</li> </ul>	
<b>Autism</b>	Autism Spectrum Disorder is a serious neuro developmental disorder that impairs a child's ability to communicate and interact with others. It also includes restricted repetitive behaviors, interests, and activities. It includes, but is not limited to, Autism, Asperger's syndrome, and Rett syndrome.	<ul style="list-style-type: none"> <li>» Over age 18 only</li> </ul> <p>Provided they are able to answer all questions on the Application form and able to legally enter into a life insurance contract.</p>	<ul style="list-style-type: none"> <li>» Simplified Elite</li> </ul>	

# Medical Impairments

Condition	Definition	Timeframe, Factors and Details	Policy Eligibility	Refer to App
<b>B</b> Basal Cell Carcinoma	A slow-growing type of non-melanoma skin cancer. This is the most common form of skin cancer. Most of these cancers are the result of regular exposure to the sun and ultraviolet radiation.	» Excluded from cancer questions	» Simplified Elite » Potentially Preferred	» Section B Question 1C
Bipolar Disorder/Manic Depression	A category of mood disorders characterized by mood swings. The patient will alternate states of abnormally high energy levels and episodes of depression. The other term is manic depression.	Have you ever had, been told you have or been treated: » Within the past 12 months » Over 12 months	» Deferred Elite » Simplified Elite	» Section C Question 1
<b>C</b> Cancer	Cells of an organ or tissue become abnormal (malignant) and grow uncontrollably, forming a mass or tumor. Some tumors remain benign (they only grow at the site where they began); others become malignant (they invade the tissues next to the site where they began and spread to other parts of the body).	» Within the past 10 years have you had a metastatic cancer or more than one occurrence of cancer » Within the past 12 months » Within the past 3 years have you been treated for or diagnosed with any of the following cancers: lung, colon, breast, uterine, malignant melanoma, leukemia, lymphoma or multiple myeloma » For all other cancers over 12 months except the above	» Guaranteed Acceptance Life  » Deferred Life » Deferred Elite  » Simplified Elite	» Section A Question 8A  » Section B Question 1E » Section C Question 8
Cardiomyopathy (Enlarged Heart)	The weakening of the heart muscle which takes place when the pumping of the heart gets weak. A person who suffers from cardiomyopathy is most likely suffering from heart failure.		» Guaranteed Acceptance Life	» Section A Question 8D

Condition		Definition	Timeframe, Factors and Details	Policy Eligibility	Refer to App
	<b>Cerebral Palsy</b>	A group of permanent movement disorders that appear in early childhood.	» Provided they are able to answer all questions on the Application form and able to legally enter into a life insurance contract.	» Simplified Elite	
	<b>Chronic Kidney Disease</b>	The slow/gradual loss of kidney function (to remove waste and excess water from the body).	Have you ever had, been told you have or been treated: » Under age 40 » Within the past 12 months	» Guaranteed Acceptance Life » Deferred Life	» Section A Question 9 » Section B Question 1C
	<b>Chronic Obstructive Pulmonary Disease (COPD) And Chronic respiratory Disease (excluding Asthma)</b>	One of the most common lung diseases, in which the lungs have become permanently damaged and the airways are always narrowed. There is NO cure for COPD. The two forms of COPD are chronic bronchitis and emphysema.	» Requires the continuing administration of Oxygen  Have you had treatment or surgery for or been diagnosed as having: » Within 3 years and age 54 or under » Within 2 years and age 55 or over » Other than above	» Guaranteed Acceptance Life  » Deferred Elite » Deferred Elite » Simplified Elite	» Section A Question 8B  » Section C Question 4A » Section C Question 4B
	<b>Cirrhosis</b>	The final stage of chronic liver damage (hepatitis C or longstanding alcohol abuse). Liver damage from cirrhosis cannot be reversed.	» Have you ever had, been told you have or been treated within the past 12 months	» Deferred Life	» Section B Question 1D
	<b>Congenital Heart Disease</b>	A problem with the structure and function of the heart that is present at birth, such as, but not limited to, atrial or ventricular septal defect and disorder of the valves.	» Over age 18 only	» Simplified Elite	
	<b>Congestive Heart Failure</b>	A chronic and irreversible condition in which the heart can no longer pump enough blood to all parts of the body. As a result, the person is likely to experience swelling (legs, ankles, foot, abdomen) and/or experience a pulmonary edema (excess of fluid in the lungs).		» Guaranteed Acceptance Life	» Section A Question 8D

# Medical Impairments

Condition	Definition	Timeframe, Factors and Details	Policy Eligibility	Refer to App
<p><b>Coronary Artery Disease (CAD)</b></p>	<p>A narrowing of the blood vessels that supply blood and oxygen to the heart. This is caused by atherosclerosis. Coronary artery disease is <b>not</b> the same as Congestive heart failure.</p> <p><b>Angina and heart attack are coronary artery diseases</b> (Angina is a symptom, not a disease, see first box. Both angina and heart attack are the result of CAD).</p>	<p>Have you ever had, been told you have or been treated:</p> <ul style="list-style-type: none"> <li>» Under age 40</li> <li>» Within 12 months</li> <li>» In combination with diabetes</li> <li>» Within 3 years and age 54 and under</li> <li>» Within 2 years and age 55 and over</li> <li>» Other than above</li> </ul>	<ul style="list-style-type: none"> <li>» Guaranteed Acceptance Life</li> <li>» Deferred Life</li> <li>» Deferred Elite</li> <li>» Deferred Elite</li> <li>» Deferred Elite</li> <li>» Simplified Elite</li> </ul>	<ul style="list-style-type: none"> <li>» Section A Question 9</li> <li>» Section B Question 1A</li> <li>» Section C Question 7</li> <li>» Section C Question 4A</li> <li>» Section C Question 4B</li> </ul>
<p><b>Cystic Fibrosis</b></p>	<p>A serious, hereditary disorder which damages the lungs and the pancreas. It is life-threatening.</p>		<ul style="list-style-type: none"> <li>» Guaranteed Acceptance Life</li> </ul>	<ul style="list-style-type: none"> <li>» Section A Question 8B</li> </ul>
<p><b>D</b> <b>Dementia</b></p>	<p>A degenerative, irreversible loss of brain function that affects memory, thinking, judgment, behavior and language. Alzheimer's disease is the most common type of dementia.</p>		<ul style="list-style-type: none"> <li>» Guaranteed Acceptance Life</li> </ul>	<ul style="list-style-type: none"> <li>» Section A Question 8C</li> </ul>
<p><b>Dialysis</b></p>	<p>The artificial process of removing wastes and excess of water from the body.</p>		<ul style="list-style-type: none"> <li>» Guaranteed Acceptance Life</li> </ul>	<ul style="list-style-type: none"> <li>» Section A Question 3</li> </ul>

Condition	Definition	Timeframe, Factors and Details	Policy Eligibility	Refer to App
<b>Diabetes Type 1 (On Insulin)</b>	A chronic disease involving high levels of sugar (glucose) in the blood.	<ul style="list-style-type: none"> <li>» Are you under age 30 and have been diagnosed with diabetes (except due to pregnancy) or currently under investigation for your blood sugar levels</li> <li>» With 1 or more additional condition</li> <li>» If you are under age 55 and you were diagnosed more than 20 years ago</li> <li>» Treatment or your prescription has not increased in the last 6 months</li> <li>» All others</li> </ul>	<ul style="list-style-type: none"> <li>» Deferred Life</li> <li>» Deferred Elite</li> <li>» Deferred Elite</li> <li>» Deferred Elite</li> <li>» Simplified Elite</li> </ul>	<ul style="list-style-type: none"> <li>» Section B Question 2</li> <li>» Section C Question 7</li> <li>» Section C Question 5</li> <li>» Section C Question 6</li> <li>» Section D, Question 3</li> </ul>
<b>Diabetes Type 2 (Non-Insulin Dependent)</b>	A chronic disease involving high levels of sugar (glucose) in the blood.	<ul style="list-style-type: none"> <li>» Are you under age 30 and have been diagnosed with diabetes (except due to pregnancy) or currently under investigation for your blood sugar levels</li> <li>» With 1 or more additional condition</li> <li>» All others</li> </ul>	<ul style="list-style-type: none"> <li>» Deferred Life</li> <li>» Deferred Elite</li> <li>» Simplified Elite</li> </ul>	<ul style="list-style-type: none"> <li>» Section B Question 2</li> <li>» Section C Question 7</li> </ul>
<b>Down's Syndrome</b>	Also known as trisomy 21; is a genetic disorder typically associated with physical growth delays and mild to moderate intellectual disability.	<ul style="list-style-type: none"> <li>» Over age 18 only</li> </ul> <p>Provided they are able to answer all questions on the Application form and able to legally enter into a life insurance contract.</p>	<ul style="list-style-type: none"> <li>» Simplified Elite</li> </ul>	
<b>Drug Addiction or Abuse</b>	The compulsive use of a substance despite its negative effects on someone's overall health.	<p>Have you been treated for or received medical advice:</p> <ul style="list-style-type: none"> <li>» Used in the last 12 months</li> <li>» Past 3 years</li> <li>» Over 3 years</li> <li>» Over 5 years</li> </ul>	<ul style="list-style-type: none"> <li>» Guaranteed Acceptance Life</li> <li>» Deferred Elite</li> <li>» Simplified Elite</li> <li>» Potentially Preferred</li> </ul>	<ul style="list-style-type: none"> <li>» Section A Question 10</li> <li>» Section C Question 2</li> </ul>



# Medical Impairments

Condition	Definition	Timeframe, Factors and Details	Policy Eligibility	Refer to App
Drug use: heroin, narcotics, barbiturates, psychoactive drugs excluding marijuana, cocaine or similar agents		<p>Drugs not prescribed by a doctor within 12 months:</p> <ul style="list-style-type: none"> <li>» Used in the last 12 months</li> <li>» Past 3 years</li> <li>» Over 3 years</li> <li>» Over 5 years</li> </ul>	<ul style="list-style-type: none"> <li>» Guaranteed Acceptance Life</li> <li>» Deferred Elite</li> <li>» Simplified Elite</li> <li>» Potentially Preferred</li> </ul>	<ul style="list-style-type: none"> <li>» Section A Question 10</li> <li>» Section C Question 3</li> </ul>
<b>E</b> Emphysema	One of the two forms of chronic obstructive pulmonary disease: a long-term, progressive and irreversible destruction of the lungs.		<ul style="list-style-type: none"> <li>» See COPD</li> </ul>	
Epilepsy	A brain disorder characterized by repeated seizures (convulsions). The cause can be unknown or it may be due to a medical condition or injury. With proper treatment, few restrictions are to be expected.		<ul style="list-style-type: none"> <li>» All plans available depending on answers to questions on application</li> </ul>	
<b>H</b> Heart Attack	<p>A blood clot blocks a coronary artery, therefore prevents proper blood flow to a section of the heart. When that section dies, the person suffers from a heart attack.</p> <p><b>Heart Attack is NOT a heart failure.</b></p> <p>Blood thinners are not considered treatment.</p>	<p>Have you ever had, been told you have or been treated:</p> <ul style="list-style-type: none"> <li>» Under age 40</li> <li>» Within 12 months</li> <li>» In combination with diabetes</li> <li>» Within 3 years and age 54 and under</li> <li>» Within 2 years and age 55 and over</li> <li>» Other than above</li> </ul>	<ul style="list-style-type: none"> <li>» Guaranteed Acceptance Life</li> <li>» Deferred Life</li> <li>» Deferred Elite</li> <li>» Deferred Elite</li> <li>» Deferred Elite</li> <li>» Simplified Elite</li> </ul>	<ul style="list-style-type: none"> <li>» Section A Question 9</li> <li>» Section B Question 1 A</li> <li>» Section C Question 7</li> <li>» Section C Question 4A</li> <li>» Section C Question 4B</li> </ul>

Condition		Definition	Timeframe, Factors and Details	Policy Eligibility	Refer to App
	<b>Heart Failure</b>	A life-threatening condition characterized by the heart no longer being able to pump enough blood in the body.		» Guaranteed Acceptance Life	» Section A Question 8D
	<b>Heart Murmur</b>	Additional abnormal noise heard during cardiac auscultation. There are several types.		» Simplified Elite	
	<b>Hepatitis B</b>	An inflammation of the liver from the hepatitis B virus, which spreads through contact with the blood, semen and vaginal fluids of an individual already infected with the virus. Acute Hepatitis B will resolve over a few weeks or months. If the infection lasts over a period of 6 months, the individual will have then developed a chronic form of the disease.	» If Hepatitis B carrier	» Simplified Elite » Potentially Preferred	
	<b>Hepatitis C</b>	Inflammation of the liver from the Hepatitis C virus, which spreads by blood-to-blood contact. Hepatitis C is one of the most common forms of chronic liver disease.	» Have you ever had, been told you had, or been treated within the past 12 months  » Greater than 12 months	» Deferred Life  » Simplified Elite	» Section B Question 1D
	<b>High Blood Pressure</b>	A chronic medical condition in which the pressure of the blood circulating in the arteries is elevated enough to necessitate treatment.		» Simplified Elite » Potentially Preferred	
	<b>Hodgkin's Disease</b>	A cancer that starts in the lymphocytes (see lymphatic system). It is one of most curable cancers if diagnosed and treated early.		» See Cancer	
	<b>Huntington's Disease</b>	A genetic, chronic and progressive disorder in which nerve cells degenerate. The symptoms include Dementia, slow movements and behavioral changes. No cure is available.	» Huntington's chorea or a family member has been diagnosed with Huntington's chorea and you are under age 50	» Guaranteed Acceptance Life	» Section A Question 8C

# Medical Impairments

Condition	Definition	Timeframe, Factors and Details	Policy Eligibility	Refer to App
<b>L</b> Leukemia	A cancer that starts in the stem cells of the bone marrow, the soft material that fills the centre of the bones and makes blood cells. Acute leukemia starts suddenly, get worse quickly and need to be treated right away; chronic leukemia develops over months or years.		» See Cancer	
Liver Diseases	The many diseases and disorders that cause the liver to malfunction or cease functioning entirely.	» Have you ever had, been told you had, or been treated within the past 12 months	» Deferred Life	» Section B Question 1D
Lymphoma	A cancer that starts in the lymphocytes (see lymphatic system). It is one of most curable cancers if diagnosed and treated early.		» See Cancer	
<b>M</b> Metastatic Cancer	When the cancer has spread to other parts of the body, it is called metastatic cancer. The liver, lungs, lymph nodes, and bones are common areas of spread or metastasis. Even when cancer spreads to a new location, it is still named after the area of the body where it started.		» See Cancer	
Multiple Sclerosis	A chronic, progressive and debilitating disease that affects the central nervous system. The disruption of blocking of the messages from the brain to all parts of the body leads to a number of symptoms including a lack of coordination (movements), speech impediments, tremors, loss of bladder/bowel functions. No cure is available.		» Simplified Elite	

Condition		Definition	Timeframe, Factors and Details	Policy Eligibility	Refer to App
	<b>Muscular Dystrophy</b>	A group of disorders characterized by progressive muscle weakness and loss of muscle tissue.		» Guaranteed Acceptance Life	» Section A Question 8C
	<b>Myocardial Infarction (MI)</b>	See Heart Attack.		» See Heart Attack	
<b>N</b>	<b>Nursing Home</b>	A place of residence for people who require continual nursing care and have significant difficulty coping with the required activities of daily living excluding assisted living residence, retirement homes or senior living facilities.	» If bedridden or wheelchair bound, and unable to complete two or more ADL's	» Guaranteed Acceptance Life » Other plans may be available subject to the answers on the application form.	» Section A Question 1 and Question 2
<b>O</b>	<b>Organ Transplants</b>	A graft of an organ from a donor to replace the recipient's damaged or absent organ.	» In need of, on a waiting list for or a recipient of (excluding corneal transplants)	» Guaranteed Acceptance Life	» Section A Question 3
<b>P</b>	<b>Parkinson's Disease</b>	A disorder of the brain characterized by shaking (tremor), poverty of movement, and impaired postural reflexes.		» Simplified Elite	
	<b>Peripheral Vascular (or Arterial) Disease (PVD/PAD)</b>	The narrowing of the arteries (atherosclerosis) that supply any blood vessels located outside the heart. Legs are most commonly affected. Peripheral circulation is not to be confused with cardiac circulation.	Have you ever had, been told you have or been treated: » Under age 40 » Within 12 months » In combination with diabetes » Over 12 months	» Guaranteed Acceptance Life » Deferred Life » Deferred Elite » Simplified Elite	» Section A Question 9 » Section B Question 1A » Section C Question 7
	<b>Schizophrenia or Schizoaffective disorder</b>	A chronic, severe and debilitating mental disorder. The symptoms include delusions, hallucinations, incoherent speech and behaviors, catatonic (a state of stupor) behaviors.	Have you ever had, been told you have or been treated: » Within the past 12 months » Over 12 months	» Deferred Elite » Simplified Elite	» Section C Question 1
<b>S</b>	<b>Sleep Apnea</b>	A sleep disorder characterized by pauses in breathing.		» Simplified Elite » Potentially Preferred	

# Medical Impairments

Condition	Definition	Timeframe, Factors and Details	Policy Eligibility	Refer to App
<b>Stroke or Cerebrovascular Accident (CVA)</b>	The interruption of the blood supply to any part of the brain.	Have you ever had, been told you have or been treated: <ul style="list-style-type: none"> <li>» Under age 40</li> <li>» Within 12 months</li> <li>» In combination with diabetes</li> <li>» Within 3 years and age 54 and under</li> <li>» Within 2 years and age 55 and over</li> <li>» Other than above</li> </ul>	<ul style="list-style-type: none"> <li>» Guaranteed Acceptance Life</li> <li>» Deferred Life</li> <li>» Deferred Elite</li> <li>» Deferred Elite</li> <li>» Deferred Elite</li> <li>» Simplified Elite</li> </ul>	<ul style="list-style-type: none"> <li>» Section A Question 9</li> <li>» Section B Question 1A</li> <li>» Section C Question 7</li> <li>» Section C Question 4A</li> <li>» Section C Question 4B</li> </ul>
<b>T</b> <b>Transient Ischemic Attack (TIA)</b>		<ul style="list-style-type: none"> <li>» If diagnosed under age 40</li> </ul> Within 12 months <ul style="list-style-type: none"> <li>» More than 1 attack</li> <li>» Over 12 months ago</li> </ul>	<ul style="list-style-type: none"> <li>» Guaranteed Acceptance Life</li> <li>» Deferred Life</li> <li>» Simplified Elite</li> </ul>	<ul style="list-style-type: none"> <li>» Section A Question 9</li> <li>» Section B Question 1A</li> </ul>

## Non-medical Risks

Condition	Definition	Timeframe, Factors and Details	Policy Eligibility	Refer to App
<b>Aviation</b>	Been involved in the operation of an aircraft as a pilot (Scheduled commercial pilots excluded.)	<ul style="list-style-type: none"> <li>» Within the past 2 years or plan to do so within the next year</li> </ul>	<ul style="list-style-type: none"> <li>» Simplified Elite</li> <li>» Potentially Preferred</li> </ul>	» Section D Question 5
<b>Criminal History</b>	Have been found guilty of a criminal offence or are there criminal charges pending.	<ul style="list-style-type: none"> <li>» Within the past 12 months convicted or charges pending, incarceration and probation</li> <li>» Greater than 12 months</li> <li>» Over 5 years subject to details</li> </ul>	<ul style="list-style-type: none"> <li>» Guaranteed Acceptance Life</li> <li>» Simplified Elite</li> <li>» Potentially Preferred</li> </ul>	» Section A Question 11
<b>Driving/ Moving violations</b>	Driving violations and license suspensions.	DUI: <ul style="list-style-type: none"> <li>» Within the past 12 months</li> <li>» Greater than 12 months</li> </ul>	<ul style="list-style-type: none"> <li>» Guaranteed Acceptance Life</li> <li>» Simplified Elite</li> </ul>	» Section A Question 11
<b>Foreign Travel</b>	Travel, work or live outside North America.	<ul style="list-style-type: none"> <li>» Travel within North America, the Caribbean, except Haiti, European Union, or Great Britain or Travel less than 12 consecutive weeks anywhere</li> <li>» Travel more than 12 consecutive weeks, except within North America, The Caribbean, (Except Haiti) or the European Union, consult underwriting</li> </ul>	<ul style="list-style-type: none"> <li>» Simplified Elite</li> <li>» Potentially Preferred</li> <li>» Deferred Elite or better depending on where they are travelling</li> </ul> <p><i>Consult Underwriting</i></p>	» Section C Question 9  » Section C Question 9
<b>Hazardous Sports</b>	The applicant is currently involved or plans to be involved.	<ul style="list-style-type: none"> <li>» Within the past 2 years or plan to do so within the next year E.g. Skydiving, Car racing, Scuba diving</li> <li>» Subject to details</li> </ul>	<ul style="list-style-type: none"> <li>» Simplified Elite</li> <li>» Potentially Preferred</li> </ul>	» Section D Question 5



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