

LIFE INSURANCE — UNDERWRITING REQUIREMENTS

Age (Age Nearest)	Amount	Requirement
0 - 17	0 to 500,000	NM
	500,001 to 3,000,000	NM, APS
	3,000,001 to 5,000,000	NM, APS, FQ
	5,000,001 and up	NM, APS, IR
18 - 40	0 to 249,999	NM
	250,000 to 500,000	NM, UHIV
	500,001 to 2,000,000	PM, BP
	2,000,001 to 3,000,000	PM, BP, APS
	3,000,001 to 5,000,000	PM, BP, APS, FQ, MVR
	5,000,001 to 10,000,000	PM, BP, APS, IR, MVR
	10,000,001 and up	EX, BP, APS, IR, MVR
41 - 45	0 to 249,999	NM
	250,000 to 500,000	NM, UHIV
	500,001 to 2,000,000	PM, BP
	2,000,001 to 3,000,000	PM, BP, ECG, APS
	3,000,001 to 5,000,000	PM, BP, ECG, APS, FQ, MVR
	5,000,001 to 10,000,000	PM, BP, TM, APS, IR, MVR
	10,000,001 and up	EX, BP, TM, APS, IR, MVR
46 - 50	0 to 99,999	NM
	100,000 to 249,999	NM, UHIV
	250,000 to 500,000	PM, UHIV
	500,001 to 1,000,000	PM, BP
	1,000,001 to 2,000,000	PM, BP, ECG
	2,000,001 to 3,000,000	PM, BP, ECG, APS
	3,000,001 to 5,000,000	PM, BP, ECG, APS, FQ, MVR
	5,000,001 to 10,000,000	PM, BP, TM, APS, IR, MVR
	10,000,001 and up	EX, BP, TM, APS, IR, MVR
51 - 55	0 to 99,999	NM
	100,000 to 249,999	NM, UHIV
	250,000 to 500,000	PM, BP
	500,001 to 2,000,000	PM, BP, ECG
	2,000,001 to 3,000,000	PM, BP, ECG, APS
	3,000,001 to 5,000,000	PM, BP, ECG, APS, FQ, MVR
	5,000,001 to 10,000,000	PM, BP, TM, APS, IR, MVR
	10,000,001 and up	EX, BP, TM, APS, IR, MVR

Age (Age Nearest)	Amount	Requirement
56 - 60	0 to 99,999	NM
	100,000 to 250,000	PM, BP
	250,001 to 1,000,000	PM, BP, ECG
	1,000,001 to 3,000,000	PM, BP, ECG, APS
	3,000,001 to 5,000,000	PM, BP, ECG, APS, FQ, MVR
	5,000,001 to 10,000,000	PM, BP, TM, APS, IR, MVR
	10,000,001 and up	EX, BP, TM, APS, IR, MVR
61 - 65	0 to 99,999	PM
	100,000 to 250,000	PM, BP
	250,001 to 1,000,000	PM, BP, ECG
	1,000,001 to 3,000,000	PM, BP, ECG, APS
	3,000,001 to 5,000,000	PM, BP, TM, APS, FQ, MVR
	5,000,001 to 10,000,000	PM, BP, TM, APS, IR, MVR
	10,000,001 and up	EX, BP, TM, APS, IR, MVR
66 - 70	0 to 99,999	PM
	100,000 to 250,000	PM, BP
	250,001 to 3,000,000	PM, BP, ECG, APS
	3,000,001 to 5,000,000	PM, BP, TM, APS, FQ, MVR
	5,000,001 to 10,000,000	PM, BP, TM, APS, IR, MVR
71 - 75	0 to 100,000	PM, BP
	100,001 to 250,000	PM, BP, ECG
	250,001 to 3,000,000	PM, BP, ECG, APS
	3,000,001 to 5,000,000	PM, BP, TM, APS, FQ, MVR
	5,000,001 to 10,000,000	PM, BP, TM, APS, IR, MVR
76 and up	10,000,001 and up	EX, BP, TM, APS, IR, MVR
	Trial Application - For all amounts submit an application, including a fully completed non-medical. Do not order any requirements until advised by Underwriting.	

LEGEND

NM	Non-medical	ECG	Electrocardiogram
PM	Paramedical	TM	Treadmill Stress ECG
UVIH	Urine HIV	IR	Inspection Report
APS	Attending Physician's Statement	FQ	Financial Questionnaire
BP	Blood Profile	MVR	Motor Vehicle Report
EX	Exam by M.D.		

CRITICAL ILLNESS INSURANCE— UNDERWRITING REQUIREMENTS

Age (Age Nearest)	Amount	Requirement
18 - 35	0 to 99,999	NM
	100,000 to 500,000	NM, UHIV
	500,001 to 1,000,000	PM, BP
	1,000,001 to 2,000,000	PM, BP, APS
36 - 40	0 to 99,999	NM
	100,000 to 250,000	NM, UHIV
	250,001 to 1,000,000	PM, BP
	1,000,001 to 2,000,000	PM, BP, ECG, APS, IR
41 - 45	0 to 99,999	NM
	100,000 to 250,000	PM, UHIV
	250,001 to 500,000	PM, BP
	500,001 to 1,000,000	PM, BP, ECG, APS
	1,000,001 to 2,000,000	EX, BP, ECG, APS, IR
46 - 50	0 to 99,999	NM
	100,000 to 250,000	PM, UHIV
	250,001 to 500,000	PM, BP
	500,001 to 1,000,000	PM, BP, ECG, APS
	1,000,001 to 2,000,000	EX, BP, ECG, APS, IR
51 - 55	0 to 100,000	PM, UHIV
	100,001 to 250,000	PM, BP
	250,001 to 500,000	PM, BP, ECG
	500,001 to 1,000,000	PM, BP, ECG, APS
	1,000,001 to 2,000,000	EX, BP, ECG, APS, IR
56 - 60	0 to 250,000	PM, BP
	250,001 to 500,000	PM, BP, ECG
	500,001 to 1,000,000	PM, BP, ECG, APS
	1,000,001 to 2,000,000	EX, BP, ECG, APS, IR
61 - 65	0 to 99,999	PM, BP
	100,000 to 500,000	PM, BP, ECG, APS
	500,001 to 1,000,000	EX, BP, ECG, APS
	1,000,001 to 2,000,000	EX, BP, TM, APS, IR

LEGEND

NM	Non-medical	ECG	Electrocardiogram
PM	Paramedical	TM	Treadmill Stress ECG
UVIH	Urine HIV	IR	Inspection Report
APS	Attending Physician's Statement	FQ	Financial Questionnaire
BP	Blood Profile	MVR	Motor Vehicle Report
EX	Exam by M.D.		



IMPORTANT UNDERWRITING GUIDELINES

When applying for both Life and Critical Illness insurance do not sum the coverage amounts. Check both requirement charts and order the higher combination of requirements.

All requirements are ordered by the advisor except the Attending Physician's Statement, Inspection Report and MVR. If an MVR is required, include a valid driver's license number on the application. In Alberta if an MVR is requested/required, the Life Insured must obtain their own MVR and submit it to Empire Life.

Inspection Reports are ordered on all cases starting at \$5,000,001. Between \$3,000,001 and \$5,000,000 we require a completed Personal or Business Financial Questionnaire. These questionnaires are located on the Empire Advisor website under **Support/Underwriting/Questionnaires and Printable forms**.

Other helpful information to submit would be: a cover letter, financial statements or completed needs analysis. For additional tips refer to our **Financial Underwriting Guidelines** located on the Empire Advisor website under **Support/Underwriting**.

For Trial applications, complete all required questions on the life application, including all medical and non-medical questions and do not order any requirements. Medical requirements should not be ordered if the client has been declined or highly rated by another company. Please submit on a Trial application basis.

Use only the following Empire Life approved paramedical facilities:

- Quality Underwriting / QUS - www.qus.ca
- MedAxio - www.MedAxio.com
- Hooper Holmes - www.hooperholmes.ca
- Exam One - www.examone.ca
- Watermark - www.watermarkinsurance.com

To determine Underwriting requirements, include in the amount any life insurance issued in the last six months by Empire Life.

Medical requirements completed in the past six months can usually be accepted subject to a current non-medical.

New Residents: Refer to the **New Immigrants and Foreign Travel Guide** located on the Empire Advisor website under **Support/Underwriting**.

Over \$1 Million: Applications must be submitted on a C.O.D. basis if the amount of insurance on any applicant is \$1,000,001 or greater.

Guaranteed Insurability: Multiply each GI unit by \$2000 to determine evidence requirements.

For Optional policies order the requirements based on the higher amount. Additional requirements may be ordered as determined by the Underwriter for proper risk appraisal.

The maximum amount of Trilogy premium for waiver of planned premium is \$1,500/month or \$18,000/yr.

The maximum amount of waiver of premium for other life plans is \$2,000/month or \$24,000/yr.