

## Occupations

Most occupations do not require an extra premium. Examples of occupations that may require a rating include any that:

- Involve working at heights
- Involves handling explosives
- Involves handling hazardous materials

When in doubt, contact your underwriter.

## Avocations

**Examples of recreational activities that may require a rating include:**

- Scuba diving. The decision depends primarily on level of certification and depths. **Please complete Scuba and Skin Diving Questionnaire.**
- Motorized racing (automobiles, motorcycles, boats). The decision depends on the level of competition, size and power of engine, etc. **Please complete Motor Sports Questionnaire.**
- Hang-gliding, sky-diving. **Please complete Aerial Sport Questionnaire.**

## The Agent's Report

This is very important part of the application process. Information that you provide in this section of the application is not included in the certificate but is invaluable to the underwriter.

## Changes

### Within 90 Days

Changes may be made to Certificates within 90 days of issue. Certain benefits that are only available at issued, may be added within this period. Such benefits include:

- Parent Waiver
- Level Term Rider

To request a change within 90 days, complete the Application for Change, Conversion and Reinstatement.

## After 90 Days

Changes that are not specifically listed in the Certificate as being permitted by the contract may require underwriting. Such changes include:

- Reduction or removal of rating
- Change to non-smoking premium basis
- Addition of riders
- Increases in face amount

To request a change, complete the Application for Change, Conversion and Reinstatement.

## Reinstatements

Complete the Change, Conversion and Reinstatement form and collect all back premiums. Please note, that if approved, all certificates must be reinstated on the same basis as they were issued.

## Application Completion

### Cash-with-Application rules

Do not collect cash-with app (CWA), complete a PAC card, or have the Temporary Insurance Agreement (TIA) signed if any of these conditions apply:

- The Total Risk exceeds \$500,000. Include Face Amount, Term Riders, ADB.
- The applicant or spouse is over 69.
- All Proposed Insureds cannot answer all TIA questions "No".

## Supplemental Questionnaires

### Within 90 Days

The following questionnaires are available for use. The appropriate questionnaire should be completed and submitted with the application whenever the applicant answers "yes" to having had one of the listed impairments.

Aerial Sports  
Alcohol Usage  
Arthritis  
Asthma  
Attention Deficit Disorder  
Aviation

Back Injury or Disorder  
Chest Pain  
Climbing and Mountaineering  
Diabetes  
Digestive Disorder  
Drug Usage  
Epilepsy/Seizure Disorder  
Foreign Travel  
Growths, Cysts, Lumps and Tumours  
Hazardous Sport  
High Blood Pressure  
Kidney and Urinary Disorders  
Nervous Disorder  
Motor Sports  
Scuba and Skin Diving

Business Financial (to be completed for all business insurance applications)

Personal Financial (to be completed for Face Amounts over \$1,000,000)



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405828 CAN (10/08)

# Foresters™ Underwriting Guide

- **Passport  
Universal Life**
- **Advantage Series  
Whole Life**



# Foresters Underwriting Requirements...

## Passport Universal Life / Advantage Series Whole Life

Please advise your client that a representative from a third party provider may be calling to schedule the Underwriting Requirements. **If applying for Passport UL or Advantage Series and another Unity Life product together, please refer to the Underwriting Requirements for Unity Life product.**

Passport UL & Advantage Series	Age						
	0-4	5-15	16-40	41-45	46-50	51-60	61+
<b>Amount</b>							
To						<b>V</b>	
\$49,999	<b>NM</b>						
\$50,000 to \$99,999							<b>P</b>
\$100,000 to \$199,999			<b>U</b>			<b>P/B</b>	
\$200,000 to \$249,999				<b>V/B</b>			<b>P/B/E</b>
\$250,000 to \$499,999		<b>V/B</b>		<b>P/B</b>			
\$500,000 to \$999,999		<b>P</b>					<b>M/B/E</b>
\$1,000,000 to \$1,999,999		<b>M/I</b>		<b>M/B/E/I</b>			
\$2,000,000 and up				<b>M/B/T/I</b>			

Code	Requirement	Validity
NM	Non-Medical	N/A
V	Vital Signs	1Yr
P	Paramedical	1Yr <sup>2</sup>
M	Medical	1Yr <sup>2</sup>
E	Electrocardiogram (ECG)	1Yr
T	Exercise (Treadmill ECG)	1Yr
I	Inspection Report	1Yr
U	Urine /HIV	6 mos.
B	Blood Profile	6 mos.
APS	Attending Physicians Statement (ordered by HO)	

<sup>1</sup>Requirements are valid for the time shown if the findings were as expected. If findings were unexpected, the underwriter may request that the requirement be repeated.

<sup>2</sup>For additional insurance within 1 month of a paramedical or medical exam, non-medical declarations will be required.

### Your Responsibility

This guide contains information to help streamline, speed up and simplify the risk assessment process and allow you to give your client the best possible advice. You are an integral part of this process.

You are responsible for:

- Asking all questions on the application exactly as worded.
- Recording all answers exactly as given by the proposed insured.
- Obtaining full details to all "Yes" answers.
- Completing the appropriate Underwriting questionnaires.
- Prompt submission of all applications to New Business.

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### Calculating Current Premium Amount

#### Includes

- Face Amount
- Guaranteed Insurability Benefit
- Term Riders
- Foresters Death & Disability
- Total risk on existing Foresters certificates issued within the past year and in good standing or on APL. Requirements previously completed that are still valid should not be repeated. If the 12 month total calls for a higher level requirement (Medical as opposed to Paramedical or Blood as opposed to Urine/HIV) the higher level requirements must be obtained.

### Attending Physician's Statements and Other Requirements

Additional requirements may be requested by the underwriter to obtain details of declared histories in order to enable fair pricing.

### Impairments

**Very few applications are declined on the basis of a single impairment, but some medical impairments cannot be considered for life insurance coverage.**

The following is not a complete list:

- AIDS
- Alzheimer's Disease or Dementia
- Organ Transplants (except cornea and kidney)
- Leukemia (most types)
- Down's Syndrome if there is heart disease with it
- Cocaine use within 3 years
- DUI in the past year or more than 1 DUI in the past 5 years
- Currently on probation or parole

Certain combinations of impairments are also very difficult to insure. Again, the following list is not intended to be exhaustive.

- Diabetes in combination with CAD, CVD, kidney disease, amputation
- Chronic kidney disease with poorly controlled high blood pressure
- Lung disease in a smoker.

### Postponements

**Some impairments will require a waiting period** before being considered for life insurance. This is not a complete list:

- Cancer: at least 1 year with the exception of cancer of the cervix (unless treated by hysterectomy or radiation) and cancer of the skin (unless it started as a mole)
- Coronary Artery Disease (includes angina, heart attack, bypass surgery, and angioplasty): 6 months
- Uninvestigated symptoms, symptoms currently under investigation, pending test or recovering from surgery

### Non-Medical Underwriting

#### Finances

To help your underwriter with the evaluation process, please provide a needs analysis with the application.

#### Beneficiary

All beneficiaries must have adequate insurable interest. In addition, to comply with legislation relating to fraternal societies, **"...benefits (must) be paid to the member or to the estate or dependents of the member either directly or indirectly."**

#### Aviation

Please complete an **Aviation Questionnaire** for all proposed insureds who answer the aviation question "Yes".