

LIFE INSURANCE — UNDERWRITING REQUIREMENTS

Empire Life approved paramedical facilities: Dynacare and ExamOne

Age (Age Nearest)	Amount	Requirement	Age (Age Nearest)	Amount	Requirement
0 - 17	0 to 3,000,000	PHI	51 - 55	0 to 150,000	PHI
	3,000,001 and up	PHI, FQ		150,001 to 249,999	PHI, UHIV
18 - 40	0 to 1,000,000	PHI		250,000 to 3,000,000	PHI & Vitals**, BP
	1,000,001 to 2,000,000	<ul style="list-style-type: none"> Standard: PHI Preferred/Elite*: PHI & Vitals**, BP 		3,000,001 to 5,000,000	PHI & Vitals**, BP, MVR, FQ
	2,000,001 to 3,000,000	PHI & Vitals**, BP		5,000,001 to 10,000,000	PHI & Vitals**, BP, MVR, ECG, FQ
	3,000,001 and up	PHI & Vitals**, BP, MVR, FQ		10,000,001 and up	PHI & Vitals**, BP, MVR, TM, FQ
41 - 45	0 to 1,000,000	PHI	56 - 60	0 to 99,999	PHI
	1,000,001 to 2,000,000	<ul style="list-style-type: none"> Standard: PHI Preferred/Elite*: PHI & Vitals**, BP 		100,000 to 3,000,000	PHI & Vitals**, BP
	2,000,001 to 3,000,000	PHI & Vitals**, BP		3,000,001 to 5,000,000	PHI & Vitals**, BP, MVR, FQ
	3,000,001 to 5,000,000	PHI & Vitals**, BP, MVR, FQ		5,000,001 to 10,000,000	PHI & Vitals**, BP, MVR, ECG, FQ
	5,000,001 to 10,000,000	PHI & Vitals**, BP, MVR, ECG, FQ	10,000,001 and up	PHI & Vitals**, BP, MVR, TM, FQ	
	10,000,001 and up	PHI & Vitals**, BP, MVR, TM, FQ	61 - 65	0 to 99,999	PHI & Vitals**
46 - 50	0 to 1,000,000	PHI		100,000 to 3,000,000	PHI & Vitals**, BP
	1,000,001 to 2,000,000	<ul style="list-style-type: none"> Standard: PHI Preferred/Elite*: PHI & Vitals**, BP 		3,000,001 to 5,000,000	PHI & Vitals**, BP, MVR, ECG, FQ
	2,000,001 to 3,000,000	PHI & Vitals**, BP		5,000,001 and up	PHI & Vitals**, BP, MVR, TM, FQ
	3,000,001 to 5,000,000	PHI & Vitals**, BP, MVR, FQ	66 - 70	0 to 99,999	PHI & Vitals**
	5,000,001 to 10,000,000	PHI & Vitals**, BP, MVR, ECG, FQ		100,000 to 3,000,000	PHI & Vitals**, BP
	10,000,001 and up	PHI & Vitals**, BP, MVR, TM, FQ		3,000,001 and up	PHI & Vitals**, BP, MVR, TM, FQ
41 - 45	0 to 1,000,000	PHI	71 - 75	0 to 250,000	PHI & Vitals**, BP
	1,000,001 to 2,000,000	<ul style="list-style-type: none"> Standard: PHI Preferred/Elite*: PHI & Vitals**, BP 		250,001 to 3,000,000	PHI & Vitals**, BP, ECG
	2,000,001 to 3,000,000	PHI & Vitals**, BP		3,000,001 and up	PHI & Vitals**, BP, MVR, TM, FQ
	3,000,001 to 5,000,000	PHI & Vitals**, BP, MVR, FQ			

Legend

*Available for Solution 10, 20, 25, 30 ONLY

**Personal History Tele-interview with vitals can be replaced by a Paramedical

PHI	Personal History Tele-interview	TM	Treadmill Stress ECG
Vitals	Vitals	FQ	Financial Questionnaire
UHIV	Urine HIV	MVR	Motor Vehicle Report
BP	Blood Profile	PM	Paramedical
ECG	Electrocardiogram		

CRITICAL ILLNESS INSURANCE— UNDERWRITING REQUIREMENTS

Empire Life approved paramedical facilities: Dynacare and ExamOne

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

*Personal History Tele-interview with vitals can be replaced by a Paramedical

PHI*	Personal History Tele-interview	FQ	Financial Questionnaire
Vitals	Vitals	MVR	Motor Vehicle Report
UHIV	Urine HIV	PM	Paramedical
BP	Blood Profile	APS	Attending Physician's Statement
ECG	Electrocardiogram	EX	Exam by M.D.
TM	Treadmill Stress ECG	IR	Inspection Report

IMPORTANT UNDERWRITING GUIDELINES

When applying for both Life and Critical Illness insurance we do not sum the coverage amounts, we use the higher combination of requirements.

All requirements are ordered automatically by Empire Life on your behalf.

For inquiries on status updates, please contact the Business Centre at www.empire.ca/advisor or call our Customer Service Team at 1 800 536-7683.

Underwriting requirements are based on the amount of any life insurance issued in the last six months by Empire Life.

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.

Quebec and British Columbia residents require a special MVR authorization. You must submit the applicable MVR authorization to Empire Life. These authorization forms are located on the Empire Advisor website under www.empire.ca/advisor/Support/Underwriting/Questionnaires-forms.

Above \$3,000,000 we require a completed Personal or Business Financial Questionnaire. Please include the policy number on the applicable questionnaire. These questionnaires are located on the Empire Advisor website under www.empire.ca/advisor/Support/Underwriting/Questionnaires-forms.

APS & Inspection Reports will now be ordered at the discretion of the underwriter.

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 www.empire.ca/advisor/Support/Underwriting.

For Trial applications, complete all required questions on the life application, including all medical and non-medical questions. Empire Life will order any requirements. If the client has been recently declined or highly rated by another company, please submit on a Trial application basis.

Empire Life approved paramedical facilities:

- **Dynacare and ExamOne**

Medical requirements completed in the past 12 months can usually be accepted subject to a current non-medical. If a medshare is possible, please indicate in the Underwriting Requirements section of the application which company would have the medical requirements and a policy number if available.

New Residents: Refer to the **Guidelines for Immigrants** guide located on the Empire Advisor website under www.empire.ca/advisor/Support/Underwriting.

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

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

As per Empire Life's normal underwriting process for new applications, additional underwriting requirements may be required based on the information submitted in the application. Also, a number of new applications will be selected for additional underwriting requirements (including fluid tests) based on our random selection and predictive analytics algorithms. All life insurance applications with coverage amounts between \$500,000 and \$2,000,000 for life insureds aged 18-50 may be considered for additional underwriting requirements.

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The Empire Life Insurance Company

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