

GUIDELINES FOR IMMIGRANTS

We offer life and critical illness insurance to residents of Canada who are Canadian citizens, Permanent residents and others with certain restrictions.

We do not insure asylum seekers, non-convention refugees or seasonal workers.

Welcome **Bienvenue** Willkommen **Benvenuto**
Bienvenido Shalom **Swagat** Khush amadeed
Ahlan'wa sahta **Welkom** Khosh âmadid Aloha

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Insurance & Investments – Simple. Fast. Easy.
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Status	Face Amount (TOTAL LINE) Plan, and Available Benefits	Underwriting Requirements	Residency Documents
Permanent Resident	<ul style="list-style-type: none"> Life: Maximum Face amount for plan CI: Maximum Face amount for plan All benefits available Preferred Rates: Available 	<p>Routine age and amount requirements</p> <p>Proposed insured age 18 and older who have lived in Canada < 1 year will require blood profile (with hepatitis B & C screen)</p>	<p>Must be a Canadian Citizen or have a permanent resident card. If the insured has not received their permanent resident card but has a letter of acceptance, we require a copy of that letter for consideration</p>
Temporary Resident	<ul style="list-style-type: none"> Life: Up to \$500,000 (all companies) Consideration to \$1,000,000 for residents in Canada >2 years (all companies) CI: Up to \$100,000 (all companies) Benefits not available 	<p>Routine age and amount requirements</p> <p>Proposed insured age 18 and older who have lived in Canada < 1 year will require blood profile (with hepatitis B & C screen)</p>	<ul style="list-style-type: none"> Resident of Canada for at least 3 months Submit copy of documentation confirming temporary residence (example: visa) plus a valid work permit – if within 3 months of expiry date an extension must have been applied for (copy of renewal) or submit copy of acknowledgement of permanent resident status application Submit letter of intent to remain in Canada permanently if applying for \$500,000 or less Submit a copy of acknowledgement of permanent resident status application if applying for > \$500,000
Post Graduate Work Program (PGWP)	<ul style="list-style-type: none"> Life: Up to \$500,000 (all companies) CI: Up to \$100,000 (all companies) Benefits not available 	<p>Routine age and amount requirements</p> <p>Proposed insured age 18 and older who have lived in Canada < 1 year will require blood profile (with hepatitis B & C screen)</p>	<ul style="list-style-type: none"> Resident of Canada for at least 3 months Submit copy of documentation confirming temporary residence (example: work permit/visa) Submit letter of intent to remain in Canada permanently Submit valid work permit under the PGWP – if within 3 months of the expiry date an extension must have been applied for (copy of renewal) or submit copy of acknowledgement of permanent resident status application

Status	Face Amount (TOTAL LINE) Plan, and Available Benefits	Underwriting Requirements	Residency Documents
Student Visa	<ul style="list-style-type: none"> Life: Up to \$250,000 (all companies) Age 18 and up CI not available Benefits not available 	<p>Routine age and amount requirements</p> <p>Proposed insured age 18 and older who have lived in Canada < 1 year will require blood profile (with hepatitis B & C screen)</p>	<ul style="list-style-type: none"> Resident of Canada for at least 3 months Submit details regarding program of study, educational institution, length of program Submit letter of intent to remain in Canada permanently after graduation Submit valid student visa/study permit – if within 3 months of the expiry date an extension must have been applied for (copy of renewal) or submit copy of acknowledgement of permanent resident status application
Convention Refugees	<ul style="list-style-type: none"> Life: Up to \$250,000 (all companies) CI not available Benefits not available 	<p>Routine age and amount requirements</p> <p>Proposed insured age 18 and older who have lived in Canada < 1 year will require blood profile (with hepatitis B & C screen)</p>	<ul style="list-style-type: none"> Resident of Canada for one year and working full-time Submit copy of documentation confirming temporary residence (example: convention refugee documentation) Submit copy of acknowledgement of permanent resident status application Valid work permit–if within 3 months of the expiry date an extension must have been applied for
Foreign Trained Medical Doctor and Skilled/ Professional Workers (e.g. nurses, lawyers, engineers, pharmacists)	<ul style="list-style-type: none"> Life: Up to \$2,000,000 (all companies) CI: Up to \$500,000 (all companies) Disability waiver and payor waiver are available Preferred Rates: Available 	<p>Routine age and amount requirements</p> <p>Proposed insured age 18 and older who have lived in Canada < 1 year will require blood profile (with hepatitis B & C screen)</p>	<ul style="list-style-type: none"> No minimum residency requirement in Canada for Life Resident of Canada for three months for CI Must live and work in Canada and have a valid work permit with the intention to stay permanently in Canada If work permit is within 3 months of the expiry date an extension must have been applied for Doctors – Submit copy of working contract and be part of a provincial program Others – Submit a copy of valid residency documentation, such as SIN number or Immigration papers

Status	Face Amount (TOTAL LINE) Plan, and Available Benefits	Underwriting Requirements	Residency Documents
Live-in Nanny/ Caregiver	<ul style="list-style-type: none"> Life: Up to \$250,000 (all companies) CI: to \$100,000 (all companies) Disability waiver and payor waiver are available 	<p>Routine age and amount requirements</p> <p>Proposed insured age 18 and older who have lived in Canada < 1 year will require blood profile (with hepatitis B & C screen)</p>	<ul style="list-style-type: none"> Life – No minimum residency requirement CI – Resident of Canada for six months Must be participating in the Live-In Caregiver Program and working as a Nanny Copy of documentation is not a requirement, however may be requested at the Underwriter's discretion
Provincial Nominee Program	<ul style="list-style-type: none"> Life: Up to \$2,000,000 (all companies) CI: Up to \$500,000 (all companies) Disability waiver and payor waiver are available Preferred Rates: Available 	<p>Routine age and amount requirements</p> <p>Proposed insured age 18 and older who have lived in Canada < 1 year will require blood profile (with hepatitis B & C screen)</p>	<ul style="list-style-type: none"> Life – No minimum residency requirement in Canada CI – Resident of Canada for three months Copy of provincial nominee acceptance letter or Quebec selection certificate
Spouses and Dependent Children	<ul style="list-style-type: none"> Life and CI – Up to 50% of the amount available on spouse or parent. Benefits – Refer to residency status of spouse or parent. 	<p>Routine age and amount requirements</p> <p>Proposed insured age 18 and older who have lived in Canada < 1 year will require blood profile (with hepatitis B & C screen)</p>	<ul style="list-style-type: none"> Refer to residency status of spouse or parent Submit copy of acknowledgement of permanent resident status application Must reside in Canada

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