

## Life Insurance

# Evidence of Insurability Requirements

Amount	\$0 - \$99,999	\$100,000 - \$250,000	\$250,001 - \$500,000	\$500,001 - \$1,000,000	\$1,000,001 - \$2,000,000	\$2,000,001 - \$3,000,000	\$3,000,001 - \$5,000,000	\$5,000,001 - \$9,999,999	\$10,000,000 and up		
<b>Age 0 - 17</b>	NM or TI	NM or TI	NM or TI	NM or TI APS	Med exam APS MVR	Med exam APS MVR	Med exam APS MVR	Med exam APS	MVR Financial STMTS	Med exam APS	MVR Financial STMTS
<b>18 - 40</b>	NM or TI	NM or TI	NM or TI	NM or TI	NM or TI and MVR	NM or TI and APS MVR	NM or TI APS MVR	NM with PARA or TI with Vitals and IBP/Urine	APS MVR Financial STMTS	NM with PARA or TI with Vitals and IBP/Urine	APS MVR Financial STMTS
<b>41 - 50</b>	NM or TI	NM or TI	NM or TI	NM or TI	NM or TI	NM or TI and APS	NM or TI APS	NM with PARA or TI with Vitals and IBP/Urine	APS EKG Financial STMTS	NM with PARA or TI with Vitals and IBP/Urine	APS EKG MVR Financial STMTS
<b>51 - 60</b>	NM or TI	NM or TI	NM or TI	NM or TI	NM with PARA or TI with Vitals and IBP/Urine APS	NM with PARA or TI with Vitals and IBP/Urine APS	NM with PARA or TI with Vitals and IBP/Urine APS	NM with PARA or TI with Vitals and IBP/Urine	APS EKG Financial STMTS	NM with PARA or TI with Vitals and IBP/Urine APS	MVR Financial STMTS EKG (NS) or STRESS EKG (SMKR or DM)
<b>61 - 69</b>	NM with PARA or TI with Vitals	NM with PARA or TI with Vitals and IBP/Urine	NM with PARA or TI with Vitals and IBP/Urine	NM with PARA or TI with Vitals and IBP/Urine APS	NM with PARA or TI with Vitals and IBP/Urine APS	NM with PARA or TI with Vitals and IBP/Urine APS	NM with PARA or TI with Vitals and IBP/Urine APS	NM with PARA or TI with Vitals and IBP/Urine	EKG APS Financial STMTS	NM with PARA or TI with Vitals and IBP/Urine APS	MVR Financial STMTS EKG (NS) or STRESS EKG (SMKR or DM)
<b>70 - 74</b>	NM with PARA or TI with Vitals and APS	NM with PARA or TI with Vitals and IBP/Urine EKG APS	NM with PARA or TI with Vitals and IBP/Urine EKG APS	NM with PARA or TI with Vitals and IBP/Urine EKG APS	NM with PARA or TI with Vitals and IBP/Urine EKG APS MVR	NM with PARA or TI with Vitals and IBP/Urine EKG APS MVR	NM with PARA or TI with Vitals and IBP/Urine EKG APS MVR	NM with PARA or TI with Vitals and IBP/Urine	EKG APS MVR Financial STMTS	NM with PARA or TI with Vitals and IBP/Urine	EKG APS MVR Financial STMTS
<b>75 and +</b>	NM with PARA or TI with Vitals and MAS APS	NM with PARA or TI with Vitals and MAS IBP/Urine APS	NM with PARA or TI with Vitals and MAS IBP/Urine APS	NM with PARA or TI with Vitals and MAS IBP/Urine APS	NM with PARA or TI with Vitals and MAS IBP/Urine EKG APS MVR	NM with PARA or TI with Vitals and MAS IBP/Urine EKG APS MVR	NM with PARA or TI with Vitals and MAS IBP/Urine EKG APS MVR	NM with PARA or TI with Vitals and MAS IBP/Urine	EKG APS MVR Financial STMTS	NM with PARA or TI with Vitals and MAS IBP/Urine	EKG APS MVR Financial STMTS

## Paper and electronic applications

### Legend

<b>NM</b>	Non-Medical - paper application or long e-application
<b>TI</b>	Tele-interview - short Eapp
<b>APS</b>	Attending Physician's Statement
<b>DM</b>	Diabetic
<b>EKG</b>	Standard 12 lead electrocardiogram * see page 2 for non-routine EKG
<b>FINANCIAL STMTS</b>	Company financial statement if business insurance, covering a period of 2 years
<b>IBP/URINE</b>	Insurance blood profile including HIV antibody test and microscopic urinalysis
<b>MAS</b>	Mature Age Supplement for ages 75 and over
<b>MED EXAM</b>	Medical by Physician
<b>MVR</b>	Motor vehicle report (B.C., Manitoba and Quebec: submit signed provincial authorization form)
<b>NS</b>	Non-smoker
<b>PARA</b>	Paramedical
<b>SMKR</b>	Smoker
<b>STRESS EKG</b>	Stress test EKG
<b>VITALS</b>	Height, weight and blood pressure taken by a paramedical nurse. For males, also chest and waist measurement.

## How to determine the amount of insurance

- For life insurance, include all amounts you're currently applying for plus any amounts applied for and issued by Manulife in the past 12 months.
- If both life insurance and critical illness are applied for, check the underwriting requirements for each product. The most extensive set of requirements will apply.
- Synergy combination insurance – use the life insurance amount and requirements.
- For financial requirements on business insurance, include the total of all inforce, plus any pending coverage applied for from Manulife or any other insurance company in the past 12 months on all partners. For example, if 4 partners each apply for \$2.5 million, the total insurance for the business is \$10 million so financial statements are required.
- Inspection Report - as deemed necessary by Underwriting.
- If the Business Value Protector Rider (BVP) or a Guaranteed Insurability Rider is applied for, use the larger of the face amount of the life coverage or the amount of the rider. Financial Statements are required for a BVP to determine the BVP amount.
- Additional policies – Total the amount of coverage as described above. Using the combined total, check the underwriting requirements for each product. The most extensive set of requirements will apply.

## Important notes about underwriting requirements

- The Company reserves the right to request any requirement deemed necessary by Underwriting regardless of age, amount or product.
- For Paper/Long E- Application – Non-Medical or Paramedical requirements apply
- For Short E-Application – TI or TI with vitals requirements apply
- For Synergy – Ezapp – TI or TI with vitals requirements apply
- Attending Physician's Statements (APS), Inspection Reports and Motor Vehicle Reports (MVR) are ordered by Head Office.
- Use of other company's medical papers is allowed provided all of our routine requirements are included and evidence is current.
- Medical requirements are deemed current for a period not exceeding 12 months to age 69. Ages 70 and over requirements are current for six months.
- Executive Physical: if the applicant has undergone an executive physical within the 12 months previous to the application date, please provide copies of all results with application and do not order any routine age and amount requirements. We may be able to use the results from the executive physical in lieu of routine age and amount requirements. We will review the results of the executive physical and advise if any additional requirements are necessary.
- Electrocardiogram (EKG) requirements: if the applicant has undergone an EKG within the 12 months previous to the application date, please provide results with application. A current EKG will not be required.
- For ages 80 and over, a preliminary application is required. Additional requirements should not be ordered until after the Underwriter has assessed the application and APS to determine potential insurability.
- A medical by any physician OTHER THAN the personal physician can be used (including physicians arranged through paramedical facilities).
- A covering letter from the advisor is recommended for amounts over \$1,000,000.
- Maximum amount of accidental death coverage for all companies is \$1,000,000.
- Recent Immigrants (in Canada less than one year) and those who are not yet permanent residents – Please refer to the “Pre-Underwriting Checklist for Recent Immigrants” on Reppsource which includes article entitled “We're Opening the Door to 'Soon to be Canadians'”

### Face amounts of \$10,000,000 or more

- If an insured has not seen a physician within 2 years a Medical Exam by M.D. and STRESS EKG will be required along with routine age and amount requirements.
- A cover letter and financial statements covering a period of 2 years are required.

\* An EKG may be required for various conditions which may include: a personal history of Diabetes, Impaired Fasting Glucose/Impaired Glucose Tolerance; a personal (or 2+ family member) history of Cardiovascular or Cerebrovascular disease, or with a combination of various other risk factors including high Cholesterol, Hypertension, Family history of heart disease, tobacco use, or as deemed necessary by Underwriting.