

Life underwriting requirements



Client's total amount applied for, pending and in force with Sun Life, within the last 12 months.
We may ask for additional requirements based on the Client's risk profile.

Amounts	Age nearest					
	0 - 17	18 - 40	41 - 50	51 - 60	61 - 70	71+
up to 100,000	Non-medical (1)	Non-medical (1)	Non-medical (1)	Non-medical (1)	Non-medical (1)	Tele-interview (2) Blood Vitals MAFI
100,001 - 250,000	Non-medical (1)	Non-medical (1)	Non-medical (1)	Non-medical (1,4)	Non-medical (1) Blood Vitals	Tele-interview (2) Blood Vitals MAFI
250,001 - 500,000	Non-medical (1)	Non-medical (1)	Non-medical (1,3,4)	Non-medical (1,3,4)	Non-medical (1) Blood Vitals	Tele-interview (2) Blood Vitals MAFI
500,001 - 1,000,000	Non-medical (1)	Non-medical (1,4)	Non-medical (1,3,4)	Tele-interview (2,3,5)	Tele-interview (2) Blood Vitals	Tele-interview (2) Blood Vitals MAFI
1,000,001 - 3,000,000	Non-medical (1)	Tele-interview (2,3,5)	Tele-interview (2,3,5)	Tele-interview (2) Blood Vitals	Tele-interview (2) Blood Vitals	Tele-interview (2) Blood Vitals MAFI
3,000,001 - 5,000,000	Non-medical (1)	Tele-interview (2,3,5)	Tele-interview (2) Blood Vitals	Tele-interview (2) Blood Vitals	Tele-interview (2) Blood Vitals	Tele-interview (2) Blood Vitals MAFI
5,000,001+	Non-medical (1).	Tele-interview (2) Blood Vitals	Tele-interview (2) Blood Vitals	Tele-interview (2) Blood Vitals	Tele-interview (2) Blood Vitals	Tele-interview (2) Blood Vitals MAFI

Definitions

Non-medical: Non-medical portion of application - lifestyle, financial, medical disclosure and family history collected by advisor.

Paramedical: Medical disclosure and family history collected by healthcare professional.

Tele-interview: Lifestyle, medical disclosure and family history collected by telephone interview.

Blood: A blood profile and urinalysis.

MAFI: A mature age focus interview will be completed by the examiner for all clients age 71 and older.

Footnotes

1 – A tele-interview may replace the non-medical.

2 – A paramedical exam may replace the tele-interview.

3 – Term applications - For consideration of preferred classes 1, 2 or 4, we require blood and vitals.

4 – Non-medicals, completed on paper applications or Sun eApp, require blood and vitals.

5 – Paramedical orders must also include blood.

Financials

\$ 10,000,001+ in personal total line or total line on a business with all companies:

- We require an inspection report, business beneficiary report or a financial questionnaire (form E96). Completed on parent if insured is 0-17.
- The Client's accountant must complete the Financial questionnaire and provide supporting documentation. Advisor must provide a cover letter explaining how the amount of insurance was determined.
- For business insurance, we require the last 2 financial statements.

APS Guidelines

Life – Routine Age and Amount	
Age	Amount
0 - 15	\$500,001 and up
16 - 40	\$3,000,001 and up
41 - 55	\$2,000,001 and up
56 - 65	\$1,500,001 and up
66 - 70	\$500,001 and up
71 and older	All amounts

Additional requirements

Clients age 16 or older, who have lived in Canada for less than one year: We require a tele-interview, vitals and blood (with hepatitis B and C markers).

Clients age 71 and older: A MAFI is required on all cases. If the Client has not had a physical examination within the last three years, one must be completed prior to the application at the Client's expense. The examination should include any screening tests the Client's physician determines appropriate.

Guaranteed insurability benefit (GIB) ages 10 and over: Add 2 GIB options to the face amount to determine underwriting requirements.

Waiver of premiums on the life of the owner: Non-medical is required.

Business value protection benefit (BVP): Add 2 BVP options to the face amount to determine the underwriting requirements.

Partner protection benefit: Add base face amount + 50% of highest base face amount applied for across all insureds to determine medical requirements.