

IMMIGRANT GUIDELINES



	Life		DI		CI	
	< 3 years	≥ 3 years	< 3 years	≥ 3 years	< 3 years	≥ 3 years
Permanent residents	Determined by our usual financial underwriting rules (FUR)		Determined by our usual financial underwriting rules (FUR)		Determined by our usual financial underwriting rules (FUR)	
Work permits	FUR		FUR after 1-year residency		\$100,000 Higher CI may be possible depending on the profession	
Student permits	See below*	FUR	Not available	FUR	Not available	\$100,000
Accepted Convention refugees	FUR		FUR after 1-year residency		\$100,000	

- Certain restrictions may apply regarding the type of coverage and the maximum face amount
- May require documents from Immigration Canada
- Proposed insureds must live in Canada and have a permanent address
- Only Canadian income AND Canadian assets will be considered when applying our financial rules
- Application may be postponed if medical history records are not established with a Canadian doctor
- Proceed with a preliminary analysis for questions on a specific case (provide the plan, face amount, legal status, and two-digit "case type" provided on the Immigration Canada document)
- Certain products may not be available depending on the proposed insureds' legal status and how long they have lived in Canada (*Life & Serenity 65 is not available*)
- The above guidelines may be subject to further change

* iA is very competitive in the immigrant market and may still be able to offer a limited amount of life coverage for immigration statuses not specified above. Proposed insureds must be approved at standard rates otherwise our decision would be to decline.

REQUIREMENTS - LIFE ONLY

Proposed Insureds with less than 1 year residency in Canada (regardless of their legal status) :

- Ages 0-60 up to \$100,000 = Declaration of Insurability
- For Older Ages and/or Higher Face Amounts = Phone Interview, Blood Profile and Vitals
- We do not consider the Proposed Insureds' immigration status for Access Life plans.

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