Assumption Life

Life, Disability and Critical Illness Underwriting Guide

FOR ADVISOR USE ONLY

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Assumption Life, a Solid Presence Since 1903

Founded over one hundred years ago, Assumption Life has stood the test of time and evolved to become one of the largest mutual life insurance companies in Canada. With Assumption Life, you can benefit from our vast experience, and also on a personalized and unparalleled service.

Why doing business with us is easy

We take pride in being an advisor-friendly company. We not only have an array of innovative products, but also innovative ways of doing business. Lia, our electronic sales platform, makes it easier than ever to submit applications and grow your business with us.

For all of these reasons and many more, doing business with Assumption Life is truly easy. We honor this philosophy on a daily basis by adopting an individual and corporate code of conduct focused on the client, and based on integrity, accountability, commitment and innovation.

How this guide will help you

Assumption Life's underwriting guide is designed to reveal how health conditions can impact the underwriting of our individual insurance products for adults age 18 and over, unless otherwise specified. The information is divided into four main categories:

Health Conditions	Brief definition and description of the condition.
Considerations	Key elements and factors required to make an underwriting decision.
Underwriting Requirements	Such as paramedical, blood profile, attending physician statement, driving record, etc.
Possible Decision	Provides an indication of the likely or probable underwriting decision.

Rating

A substandard risk (rating) is defined as a higher than normal mortality or morbidity rate and therefore the policy, if issued, will have a higher premium than the standard group on which the company's regular premium rates are based.

The higher premium compensates the insurance company for the greater risk it is assuming by insuring the life insured. In this way, the insurance company is protected from excessive risks while still allowing the applicant to be insured.

Ratings are based on risks such as medical, occupation, travel and/or lifestyle (activities).

Ratings can be a percentage (standard rate + % rating) or fixed amount (standard rate + $ x per thousand rating).

In some cases, the rating can be revised at a later date.

Criteria for non-smoker rates

To qualify for non-smoker rates, the applicant must not have used any tobacco or nicotine products during the 12 months preceding the application. This includes, but is not limited to, cigarettes, large cigars (does not exceed 12 per year), cigarillos, marijuana or cannabis mixed with tobacco, electronic cigarettes, vaping devices, nicotine gum and patches, chewing tobacco, snuff, betel nuts, as well as shisha or water pipes (hookah).

Large cigars: Applicants who smoke large cigars (does not exceed 12 per year) may still qualify for non-smoker rates, subject to a negative urinalysis for nicotine.

This guide is for preliminary and information purposes only. Assumption Life reserves the right to request any underwriting requirements deemed necessary, such as tests or reports, regardless of age or insurance amount applied for. All applications are treated on a case-by-case basis; therefore, the final offer received from Underwriting may differ from what is indicated in this guide.

Medical Risks

Health Conditions	Considerations	Underwriting Requirements	Possible Decision		
			Life Insurance	Disability Insurance	Critical Illness Insurance
Alcohol Abuse or Alcoholism	Amount consumed Any change in drinking habits and reason for change Treatment required if any (Alcoholics Anonymous, medication, medical monitoring, etc.) History of relapse, if any Any history of drug use or mental illness	Alcohol use questionnaire (3876-00A)	**Abstinent over 5 years without relapse:** Possible standard **Abstinent over 2 years:** 300% rating **Decline if:** • Abstinent under 2 years • Currently drinking after previous treatment • More than one relapse • History of drug abuse • History of mental illness	**Abstinent over 5 years without relapse:** Possible standard **Decline if:** • History of drug abuse • History of mental illness • Abstinent under 5 years	**Abstinent under 2 years:** Decline **Abstinent 2 to 5 years:** 150% rating **Abstinent over 5 years without relapse:** Possible standard **Decline if:** • History of drug abuse • History of mental illness
Asthma Common respiratory disorder characterized by a disorder of the airways.	Age at diagnosis Frequency of symptoms or attacks Any hospitalization Current medications	Respiratory disorder questionnaire (3907-00A)	**Mild to moderate:** Possible standard **Severe:** Minimum 175% rating, up to a decline	**Mild:** Possible standard **Moderate:** 150% rating **Severe:** Decline **Note:** Ratings may be higher for smokers	**Non-Smoker** **Mild:** Possible standard **Moderate:** Under 6 months since diagnosis: Decline Over 6 months since diagnosis: 150% rating **Severe:** Decline **Smoker** **Mild:** 125% rating **Moderate:** Under 6 months since diagnosis: Decline Over 6 months since diagnosis: 175% rating **Severe:** Decline

Medical Risks

Health Conditions	Considerations	Underwriting Requirements	Possible Decision		
			Life Insurance	Disability Insurance	Critical Illness Insurance
Autism Spectrum Disorders Autism Asperger's Disorder Asperger's Syndrome Autistic Disorder Childhood Disintegrative Disorder Pervasive Development Disorder	Age Date of diagnosis Treatment Well documented Compliant with treatment Drug/alcohol abuse or dependence Mental or nervous disorder Neurological disorder Hospitalization Leave or absence from school or work	Psychological or Nervous Disorder Questionnaire (3900-00A) APS if age 18 and under. Over the age of 18 is at the underwriter's discretion.	**Under age 3:** Decline **Age 3 and up, over 1 year since diagnosis:** **Mild:** Possible standard **Moderate:** 150% to 200% rating **Severe:** Decline **Rating may be higher or up to a decline if:** History of drug/alcohol abuse or dependency, self-harm or suicide attempt, anxiety, depression, intellectual disability, attention deficit hyperactivity disorder, any other mental or nervous disorders, epilepsy, or any other neurological disorders.	**Mild:** Exclusion for psychological or nervous disorder, if diagnosed over 1 year ago. **Moderate:** 150% rating and exclusion for psychological or nervous disorder, if diagnosed over 3 years ago. **Severe:** Decline **Decline if:** Not working full time or with history of drug/ alcohol abuse or dependency, self-harm or suicide attempt, anxiety, depression, intellectual disability, attention deficit hyperactivity disorder, or any other mental or nervous disorders, epilepsy, or any other neurological disorders.	**Well adjusted, no accident risk:** Possible standard
Cancer Since there are so many forms of cancer, this section will provide general questions to ask and some generalizations regarding insurability.	Age at diagnosis Family history Location of the cancer (breast, colon, skin, etc.) Details on treatment (radiation, chemotherapy, surgery), including date the treatment was completed. Stage of the cancer or presence of any metastases, if known. Any cancer recurrence Do not provide any information about genetic tests.	APS	**Under 3 years since diagnosis:** Decline for most cancers Some exceptions may apply for certain skin cancers **Decline if:** Any cancer recurrence, with limited exceptions for certain skin cancers.	**Under 5 years since diagnosis:** Decline for all cancers **5 to 10 years since diagnosis:** Decline for most cancers Some exceptions may apply for certain skin cancers Exclusions may apply	Decline for most cancers Some exceptions may apply for certain skin cancers Exclusions may apply

Medical Risks

Health Conditions	Considerations	Underwriting Requirements	Possible Decision		
			Life Insurance	**Disability Insurance**	**Critical Illness Insurance**
COPD Chronic obstructive pulmonary disease is a slowly progressive disease of the airways that is characterized by a gradual loss of lung function. Includes chronic bronchitis and emphysema.	Age at diagnosis Treatment Severity and frequency of symptoms Current status	Respiratory disorder questionnaire (3907-00A) APS	**Non-smoker** **Mild:** Possible standard **Moderate:** Minimum 200% rating **Severe:** Minimum 300% rating, up to a decline **Smokers** **Mild:** Minimum 150% rating **Moderate:** Minimum 250% rating, up to a decline **Severe:** Decline	**Non-smoker** **Mild:** Minimum 175% rating, or an exclusion may apply **Moderate to severe:** Decline **Smoker** **Mild:** Minimum 175% rating, with an exclusion **Moderate to severe:** Decline	**Non-smoker** **Mild:** 125% to 150% rating **Moderate:** 150% to 200% rating **Severe:** Decline **Smoker** **Mild:** 150% to 175% rating **Moderate:** 175% to 200% rating **Severe:** Decline
Crohn's/Ulcerative Colitis Crohn's disease can result in inflammation in any part of the gastrointestinal tract. Ulcerative colitis is limited to the large intestine.	Type of disease/diagnosis if known Date of diagnosis Most recent attack (flare-up) Any weight loss secondary to disease Frequency and severity of attacks History of surgery, if any, with details Any time off work Current medication Date of last symptoms	Gastrointestinal disorder questionnaire (3894-00A) APS for most cases	**Under 2 years since diagnosis:** All cases rated as moderate or severe. **Moderate:** Minimum 200% rating, which may be reduced after 6 months from last flare-up/in remission. **Severe:** Minimum 300% rating, which may be reduced after 2 years from last flare-up/remission. Decline is possible. **Over 2 years since diagnosis and/or last flare-up/in remission:** Possible standard if: • Minimal abdominal symptoms with no bowel obstruction • No significant weight loss • No systemic symptoms • No hospitalization • No corticosteroid treatment • No surgery **If surgery is performed:** May be considered 6 months after surgery	**Under 2 years since diagnosis or surgery:** Decline **Over 2 years since diagnosis, surgery and/or last flare-up/in remission:** **Mild to moderate:** Minimum 150% rating and/or an exclusion. **Severe:** Decline **Over 5 years since diagnosis, surgery and/or last flare-up/in remission:** All severities can be considered with a rating and/or an exclusion.	**Under 6 months since diagnosis:** Decline **Mild:** Possible standard, up to a 125% rating **Moderate:** 125% to 150% rating **Severe:** 175% to 200% rating An exclusion will apply in most cases. **If no colonoscopy performed in previous 2 years:** exclusion for colon cancer will apply

Medical Risks

Health Conditions	Considerations	Underwriting Requirements	Possible Decision		
			Life Insurance	Disability Insurance	Critical Illness Insurance
Depression Mood disorder characterized by sadness, or loss of interest or pleasure in usual activities, difficulty concentrating, loss of energy and motivation.	Age at diagnosis Severity Any recurrence Date of last episode Type of treatment Any time off work or any hospitalization Any suicide attempt or suicidal thoughts	Psychological or nervous disorder questionnaire (3900-00A) Possible APS	**Mild to moderate:** Possible standard, up to a 150% rating **Severe:** Minimum 200% rating, up to a decline **Decline if:** the insured is currently off work. Can be reconsidered after having returned to work full-time for a minimum period of 6 months.	Case-by-case basis An exclusion will apply if currently on medications. History of suicide attempts could result in a higher rating or a decline.	**History of one episode, no current symptoms:** Possible standard **History of multiple episodes, with the last episode more than 1 year ago:** Possible standard **History of multiple episodes, with the last episode within the past year:** Decline **Current symptoms present:** Decline

Medical Risks

Health Conditions	Considerations	Underwriting Requirements	Possible Decision		
			Life Insurance	Disability Insurance	Critical Illness Insurance
Diabetes Metabolic disorder characterized by chronic hyperglycemia from insulin deficiency or resistance or both. Type 1 diabetes: Insulin-dependent diabetes. Type 2 diabetes: Noninsulin dependent diabetes. Gestational diabetes: Occurs during pregnancy	Type of diabetes Age at diagnosis Details of treatment (include name of medication) Any history of complications related to diabetes (coma, vascular disorder, nephropathy, etc.)	Blood profile including A1C testing and a urine microalbumin test Diabetes questionnaire (3886-00A) Possible APS	**Type 1 and type 2:** • Possible standard, up to a decline. • Higher rating, up to a decline, if any history of complications such as heart disease, vascular disease, kidney disease, poor control or compliance, eye and nerve disorders. **Gestational diabetes:** • Possible standard if there are no complications.	**Type 1 and type 2:** • Insulin dependent, any age: Decline • Non-insulin dependent under age 40: Decline • Managed with oral medication or diet, and age 40 and up: May be considered 6 months after diagnosis, with a minimum 175% rating, up to a decline. **Gestational diabetes:** • Currently pregnant: Decline. • History of gestational diabetes and currently pregnant, no current diagnosis of gestational diabetes: Exclusion required for pregnancy-related complication. • History of gestational diabetes and not pregnant: Age 45 and under will have exclusion. Otherwise, possible standard.	**Type 1:** Decline **Type 2, age 51 and up:** • Diagnosed under 5 years ago: Rating of 150% • Diagnosed 5 to 15 years ago, or date of diagnosis unknown: Rating of 200% • Diagnosed over 15 years ago: Decline **Type 2, age 40 to 50:** • Diagnosed under 5 years ago: 200% rating • Diagnosed 5 to 15 years ago, or date of diagnosis unknown: 250% rating • Diagnosed over 15 years ago: Decline **Type 2, under age 40:** Decline **Gestational diabetes:** • Current or past history with no known HbA1c result: Decline • 0 to 3 months post-partum: Decline • Over 3 months post-partum and no complications: Possible Standard

Medical Risks

Health Conditions	Considerations	Underwriting Requirements	Possible Decision		
			Life Insurance	Disability Insurance	Critical Illness Insurance
Drug Usage	Type, frequency and amount of drugs used Any excessive alcohol consumption Any treatment required Any relapses Reason for prescription if marijuana is for medicinal use	Drug usage questionnaire (3887-00A) Possibly an APS and a urinalysis	Current use of all illegal drugs except marijuana: Decline Will only consider those with stable mental health and occupation. **Marijuana** • Standard up to a decline, depending on quantity and frequency. • May be considered at non-smoker rates if not mixed with nicotine. • Use of marijuana vaping devices may be considered for non-smoker rates, subject to a negative nicotine test. • Medical marijuana will be underwritten for the underlying disorder.	Same as for life insurance	Same as for life insurance

Medical Risks

Health Conditions	Considerations	Underwriting Requirements	Possible Decision		
			Life Insurance	Disability Insurance	Critical Illness Insurance
Family History We consider the biological father, mother, brother and sister to be close biological family members. If an adopted person does not know his/her family history, he/she can answer NO to our family history questions.	Type of disease Age of family members at onset of disease Number of family members affected by same disease Insured underwent recommended screening Do not provide any information about genetics	APS	• **One family member (living or deceased) diagnosed before age 60 with diabetes, cancer, stroke, heart disease:** Possible standard. • **Two or more family members (living or deceased) diagnosed before age 60 with the same condition (diabetes, cancer, stroke, or heart disease):** Possible standard to a 150% rating. • **One or more family members (living or deceased) diagnosed before age 60 with Huntington's disease, polycystic kidney disease, or another hereditary disease:** Possible standard, up to a decline.	• **One family member (living or deceased) diagnosed before age 60 with diabetes, cancer, stroke, heart disease:** Possible standard. • **Two or more family members (living or deceased) diagnosed before age 60 with the same condition (diabetes, cancer, stroke, or heart disease):** Possible standard to a 150% rating. An exclusion may apply. • **One or more family members (living or deceased) diagnosed before age 60 with Huntington's disease, polycystic kidney disease, or another hereditary disease:** Possible standard, up to a decline. An exclusion may apply.	**Type 1 diabetes** • **1 family member:** Possible standard • **2 or more family members:** - Insured age 18 to 24: 150% rating - Insured age 25 and up: Possible standard **Type 2 diabetes** • **1 family member:** Possible standard • **2 or more family members:** 125% rating **Breast and/or ovarian cancer (female insured)** • **1 family member:** - Age 60 and up: Possible standard - Age 51 to 59: 125% rating - Age 50 or less: Exclusion - Any age, with bilateral breast cancer, breast and ovarian cancer: Exclusion • **2 family members:** - Both under age 60: Exclusion - 1 under age 60 and 1 at any age: Exclusion -Both age 60 and up: Possible standard • **3 or more family members:** Exclusion

Medical Risks

Health Conditions	Considerations	Underwriting Requirements	Possible Decision		
			Life Insurance	Disability Insurance	Critical Illness Insurance
Family History (Continued)					**Breast and/or ovarian cancer (male insured)** • **1 family member:** Standard • **2 or more family members:** Exclusion for breast cancer **Colorectal cancer** • **Personal history of adenomatous colon polyps and 1 family member under age 60:** Exclusion • **No personal history of colon polyps:** - 1 family member over age 50: Possible standard - 1 family member age 50 or under: Exclusion - 2 family members: Minimum 125% rating or exclusion, depending on ages at diagnosis - 3 family members: Exclusion **Prostate cancer** • 1 family member age 60 and up: Standard • 1 family member under age 60: 125% rating • 2 or more family members: Exclusion

Medical Risks

Health Conditions	Considerations	Underwriting Requirements	Possible Decision		
			Life Insurance	Disability Insurance	Critical Illness Insurance
Family History (Continued)					**Polycystic kidney disease (PKD)** • **Insured not investigated or no ultrasound available:** Decline • **Insured investigated with normal ultrasound:** - Under age 35: 175% rating - Age 35 and up: Standard **Huntington's Disease** Insured must be asymptomatic • Under age 50: Decline • Age 50 to 55: 200% rating • Age 56 to 60: 150% rating • Over age 60: Standard
Fibromyalgia Term used to describe a combination of various symptoms such as chronic muscular pain and fatigue.	Duration of disorder Evidence of underlying mood disorder Any time off work Functional capacity		If well controlled and no depressive symptoms: Possible standard • **Decline if:** the insured is currently off work. Can be reconsidered after having worked full-time for a minimum period of 6 months.	Decline	If well controlled and no depressive symptoms: Possible standard
Heart Condition I . Coronary artery disease (CAD): Failure of the coronary artery to provide an adequate blood flow of oxygen and nutrients to the contracting heart muscle or myocardium.	Date of diagnosis Severity of the disease, number of vessels involved Number of occurrences Current symptoms Treatment	APS	**Under age 35:** • Likely decline • Minimum rating of 200% if approved **Any age, under 6 months since treatment was completed:** Decline	Decline	Decline

Medical Risks

Health Conditions	Considerations	Underwriting Requirements	Possible Decision		
			Life Insurance	Disability Insurance	Critical Illness Insurance
Heart Condition II . Congenital heart defect including heart murmurs: A variety of malformations of the heart that vary significantly in severity. Murmurs usually occur when there is a structural abnormality of a heart valve or heart chamber(s) or increased blood flow through the heart.	Date of diagnosis Type of diagnosis Treatment History of surgery Types of tests completed, dates and results	APS to include echocardiogram	• Some types of congenital abnormalities cannot be considered until they have been surgically corrected. • For more serious abnormalities, coverage cannot be considered until one year after surgery.	• Less serious abnormalities may be considered standard risk. • More serious abnormalities: Decline	• Likely decline for most conditions. • An exclusion may apply
Height and Weight (See height and weight table for children and adults)	Current height and weight If weight loss of more than 20 lbs in the last year: Amount of weight loss in the last 12 months Reason for weight loss If through surgery, date of surgery	Vital signs and/or blood profile may be requested if rating is applicable or to assess if we can reduce the rating with favorable vital signs	Exceeding the height and weight table in the application does not automatically result in a rating. **Weight loss (diet or exercise):** Half of the weight lost within the past year is added back to the current weight to determine the underwriting assessment, if applicable. **Weight loss (bariatric surgery):** May be considered 6 months after surgery	**Decline if:** Height/weight rating exceeds 250% **Weight loss (bariatric surgery):** May be considered 1 year after surgery	If outside the standard height and weight table, use the **Build rating table for Critical Illness Insurance to** determine applicable rating. **Decline if:** Height/weight rating exceeds 200% **Weight loss (bariatric surgery):** May be considered 6 months after surgery

Medical Risks

Health Conditions	Considerations	Underwriting Requirements	Possible Decision		
			Life Insurance	**Disability Insurance**	**Critical Illness Insurance**
Hepatitis Inflammation of the liver that occurs as both acute and chronic hepatitis.	Type of hepatitis Date of diagnosis Details on current and past treatment Details on investigation (liver biopsy, ultrasound) Any history of alcohol or drug abuse	Blood profile with hepatitis screening. Possible APS	**Hepatitis A** • Complete recovery for at least 3 months: Possible standard **Hepatitis B** • Carriers with no active disease: Small rating may apply • Acute hepatitis B with recovery and normal liver function tests: Small rating may apply • Chronic hepatitis B: Possible standard, up to a decline. **Hepatitis C** • If more than 6 months since treatment completed, may be considered • Eligible cases will receive a minimum 175% rating • Declines are common	• Case-by-case basis • Decision may vary from standard up to a decline.	• Case-by-case basis • Decision may vary from standard up to a decline.
High Blood Pressure Elevated blood pressure	Date of diagnosis Treatments required Control of high blood pressure Last blood pressure reading and date if known	Vital signs or paramedical may be required	**Likely standard if:** • Blood pressure readings are in the normal range • No co-morbid factors	Same as for life insurance	Same as for life insurance

Medical Risks

Health Conditions	Considerations	Underwriting Requirements	Possible Decision		
			Life Insurance	Disability Insurance	Critical Illness Insurance
Kidney Failure Loss of kidney function, including dialysis.	Date of diagnosis Underlying cause Details of treatment Any complications	APS	**Possible standard, up to a decline, depending on:** • Stage of kidney failure • Acute or chronic	Same as for life insurance	**Acute, single attack, recovered, no sequelae:** Under 2 years: Decline Over 2 years: 150% rating with possible standard **Otherwise, or chronic, or requiring dialysis:** Decline
Lipids Elevated cholesterol	Date of diagnosis Treatment required Status of control Last blood work and results if known	Blood profile may be requested	**Likely standard if:** • Well controlled • No other significant health history	Same as for life insurance	Same as for life insurance
Multiple Sclerosis Inflammatory demyelinating disease of the central nervous system.	Age at diagnosis Definite or possible diagnosis Current symptoms Date of last attack Frequency of attacks Details on treatment Complications, if any Degree of disability	APS	Minimum 150% rating, up to a decline.	Most likely decline or exclusion	Decline
Musculoskeletal Disorders Disorders of joints or muscles, or arthritis, osteoarthritis, etc. Disorders such as back pain, neck pain, knee problems, shoulder problems.	Date of diagnosis Treatments needed including medication, physiotherapy, chiropractor, massage, etc. Date of last symptoms Any time off work	Back pain questionnaire (3881-00A) Arthritis questionnaire (4413-00A) Musculoskeletal disorders questionnaire (5449-00A)	Likely standard, depending on medication regimen and time off work.	Most likely an exclusion or possible decline	Likely standard or exclusion

Medical Risks

Health Conditions	Considerations	Underwriting Requirements	Possible Decision		
			Life Insurance	Disability Insurance	Critical Illness Insurance
Pending medical investigation Pending consultation with a medical specialist. Pending test (scan/MRI, ultrasound or any other test recommended by a physician)	Date of pending consultation or pending test Reason consultation or test was recommended		**Decline if:** A consultation and/or test date has not yet been scheduled May possibly consider once consultation and/or all recommended tests have been completed, subject to favorable results.	Same as for life insurance	Same as for life insurance
Prescription Narcotics Narcotics used for pain control as prescribed by a doctor.	Reason for treatment Medication regimen (name of medication, dosage and frequency of use) Any time off work	APS	Minimum 150% rating up to a decline, depending on any indication of dependency.	Decline	Decline
Rheumatoid Arthritis Rheumatoid arthritis (RA) is a chronic systemic disease characterized by inflammatory changes in joints and related structures causing pain, inflammation and stiffness of joints, often with disabling joint destruction, loss of function and disability.	Age at onset Medication/treatment regimen Time off work Occupation	Arthritis, rheumatism or gout questionnaire (4413-00A) APS	**Mild:** If no significant disability, no hospitalization, and managed with anti-inflammatory medication: Usually eligible, with a minimum rating of 150%. **Moderate:** If more extensive joint involvement and mild disability: May be eligible with a rating around 175%, depending on disease activity. **Severe:** Minimum 250% rating, up to a decline.	**Mild:** • Non-manual duties: May be eligible, with a minimum 150% rating and exclusion. • Manual duties: May be eligible, with a minimum 175% rating and exclusion. **Moderate:** • Non-manual duties: May be eligible, with a minimum 200% rating and exclusion. • Manual duties: Decline **Severe**: Decline	**Mild:** Possible standard **Moderate:** Possible 150% rating **Severe:** Minimum 200% rating, with possible decline

Medical Risks

Health Conditions	Considerations	Underwriting Requirements	Possible Decision		
			Life Insurance	Disability Insurance	Critical Illness Insurance
Sleep Apnea Common sleep disorder characterized by brief breathing interruptions during sleep.	Details of treatment Type of apnea (obstructive, mixed or central), if known Current severity of the condition (apnea index) Compliance with treatment Date of last sleep study	Sleep apnea questionnaire (6869-00A) Sleep studies APS	Obstructive sleep apnea: Possible standard, up to a decline. **Higher rating or decline may apply if:** • Non-compliance with treatment • No current sleep study • Severe sleep apnea	• Exclusion not applicable. • Otherwise, same as for life insurance.	Same as for life insurance
Stroke/TIA Cerebrovascular disease affecting the blood vessels that supply the brain.	Age at time of episode Details of treatment Number of episodes Severity of neurological impairment Cause of the stroke/TIA	APS	**Decline if:** • Under 6 months since episode • Recurrent stroke	Decline	Decline

Non Medical Risks

Health Conditions	Considerations	Underwriting Requirements	Possible Decision		
			Life Insurance	Disability Insurance	Critical Illness Insurance
Aviation	Private or commercial Type of aircraft flown Hours of experience Number of flight hours per year Location and nature of flight	Aviation questionnaire (3880-00A)	**Commercial pilot:** • Major carriers are standard risk. • Otherwise, rating starts at $2.50 per thousand. **Private recreational aviation pilots:** • Possible standard, up to a decline based on total hours of experience and number of flight hours per year.	**Commercial pilots:** Usually declined **Private recreational aviation pilots:** Possible standard or with an exclusion	**Commercial pilots:** Possible standard, an exclusion, to a decline. **Private recreational aviation pilots:** Usually eligible with an exclusion
Bankruptcy and Consumer Proposal	Income Net worth Total life insurance in force	Financial questionnaire (3890-00A)	**Discharged from bankruptcy:** Possible standard **Not discharged from bankruptcy, or consumer proposal:** • In some cases, up to $250,000 may be available • Higher amounts are case-by-case	**Discharged from bankruptcy:** Possible standard **Not discharged from bankruptcy:** Decline	**Discharged from bankruptcy:** Possible standard **Not discharged from bankruptcy, or consumer proposal:** • Case-by-case basis • In some cases, up to $100,000 may be available.
Citizenship Current residency status in Canada	See **Newcomers underwriting guide** (5454-00A)				
Criminal Activity	Age Date and nature of the criminal act(s) or violation(s) of any law Date of discharge	Criminal activity questionnaire (5337-00A)	**Pending trial or investigation:** Decline **Under 5 years since probation completed:** Decline **More than 5 years after probation completed:** Less serious crimes may be considered on a case-by-case basis.	Same as for life insurance	Same as for life insurance

Non Medical Risks

Health Conditions	Considerations	Underwriting Requirements	Possible Decision		
			Life Insurance	Disability Insurance	Critical Illness Insurance
Driving Record	Number of infractions Date and type of infractions Any driving suspension	Driving record questionnaire (4018-00A) Driving record may be required	Overall assessment based on current age, type and number of infractions. **Decline if:** • Charges are pending and/or license has not yet been reinstated • 2 DUI within previous 5 years • 2 DUI with current use of interlock device • More than 2 DUI	Same as for life insurance	Same as for life insurance **Decline if:** • Charges are pending and/or license has not yet been reinstated or currently has interlock device • 2 or more DUI within previous 5 years
Financial Underwriting	Purpose of insurance Annual income Net worth Total insurance in force	Financial questionnaire (3890-00A)	• Case-by-case basis • A clear explanation of the insurance need, how the coverage amount was determined, and supporting financial documentation can help facilitate the financial underwriting process.	Same as for life insurance	Same as for life insurance
Foreign Travel	Country(ies) being traveled to Date and duration Purpose of travel	Foreign travel and residency questionnaire (3893-00A)	Low-risk countries: Likely standard High-risk countries: May be considered with a rating, an exclusion if travel is not occupation-related, or a decline.	• No rating applicable • Coverage may exclude travel to a specific country, or all travel outside Canada and the U.S.	Same as for life insurance

Non Medical Risks

Health Conditions	Considerations	Underwriting Requirements	Possible Decision		
			Life Insurance	Disability Insurance	Critical Illness Insurance
Hazardous Sports or Activities	Type of sport or activity* Purpose: Pleasure or competition Status: amateur or professional Frequency Injuries Future intentions **Higher-risk sports or activities include, but are not limited to:* • Scuba diving • Rock climbing • Mountaineering • Parachuting/sky diving • Ballooning/hang gliding/ ultralight • Extreme snow skiing (backcountry skiing or heliskiing) • Backcountry snowmobiling • Motor sports racing (power boat, snowmobile, motorcycle, or automobile).	Hazardous sports and activities questionnaire (6816-00A)	Overall assessment based on the higher-risk sport or activity* involved, and whether participation is recreational or competitive. **Recreational and/or competitive** Possibility of: • Standard • Flat extra (from $2.50 to $10 per thousand) • Exclusion • Decline Sport or activity discontinued for over 2 years, without intention of resuming: Possible standard	Overall assessment based on the higher-risk sport or activity* involved, and whether participation is recreational or competitive. **Recreational and/or competitive** Possibility of: • Standard • Exclusion • Decline • No flat extra available Sport or activity discontinued for over 2 years, without intention of resuming: Possible standard	Overall assessment based on the higher-risk sport or activity* involved, and whether participation is recreational or competitive. **Recreational and/or competitive** Possibility of: • Standard • Exclusion • Decline • No flat extra available Sport or activity discontinued for over 2 years, without intention of resuming: Possible standard
Occupation	Specific job duties *Higher-risk occupations usually include those conducted: • In dangerous locations (e.g., loggers, steelworkers, underground miners, offshore workers) • With hazardous materials (e.g., asbestos, explosives, nuclear material).		**Most occupations:** Likely standard **Higher-risk occupations*:** • May require a flat extra rating (starting at $1 per thousand) • No exclusion available	**Most occupations:** Likely standard **Higher-risk occupations*:** • Possible decline • No rating available • No exclusion available	**Most occupations:** Likely standard **Higher-risk occupations*:** • No rating available • No exclusion available

Height and Weight Tables for Children and Adults

For products other than Simplified Issue, applicants whose height and weight fall outside the values shown may still be considered for coverage and are not automatically rated or declined.

Current age – 15 days to 23 months

Table for Youth Plus and ParPlus Junior

AGE IN MONTHS	Height				Weight			
	in		cm		lb		kg	
	Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.
15 days – 1 mo.	19	24	48	61	5	14	2	6
2	20	26	51	66	6	17	3	8
3	21	28	53	71	8	20	4	9
4	22	29	56	74	9	22	4	10
5	23	31	58	79	10	25	5	11
6-8	23	33	61	84	11	29	5	13
9-11	24	35	64	89	13	32	6	15
12-14	26	37	66	94	14	35	6	16
15-17	27	38	69	97	16	38	7	17
18-20	28	40	71	102	18	44	8	20
21-23	29	42	74	107	19	50	9	23

Current age – 2 to 4 years

Table for Youth Plus and ParPlus Junior

Height		Weight				Height		Weight			
		lb		kg				lb		kg	
ft/in	cm	Min.	Max.	Min.	Max.	ft/in	cm	Min.	Max.	Min.	Max.
2’6”	76	19	39	9	18	3’1”	94	25	56	11	25
2’7”	79	19	41	9	19	3’2”	97	26	59	12	27
2’8”	81	20	43	9	20	3’3”	99	27	62	12	28
2’9”	84	20	45	9	20	3’4”	102	29	65	13	30
2’10”	86	21	47	10	21	3’5”	104	30	67	14	30
2’11”	89	22	50	10	23	3’6”	107	31	69	14	31
3’0”	91	24	53	11	24	3’7”	109	32	71	15	32

Current age – 5 to 8 years

Table for Youth Plus and ParPlus Junior

Height		Weight				Height		Weight			
		lb		kg				lb		kg	
ft/in	cm	Min.	Max.	Min.	Max.	ft/in	cm	Min.	Max.	Min.	Max.
3’2”	97	27	60	12	27	4’0”	122	46	92	21	42
3’3”	99	29	63	13	29	4’1”	124	48	95	22	43
3’4”	102	30	66	14	30	4’2”	127	50	99	23	45
3’5”	104	32	69	15	31	4’3”	130	52	102	24	46
3’6”	107	34	73	15	33	4’4”	132	54	106	25	48
3’7”	109	36	76	16	35	4’5”	135	56	109	25	49
3’8”	112	38	79	17	36	4’6”	137	58	113	26	51
3’9”	114	40	82	18	37	4’7”	140	60	116	27	53
3’10”	117	42	85	19	39	4’8”	142	62	120	28	54
3’11”	119	44	89	20	40	-	-	-	-	-	-

Current age – 9 to 11 years

Table for Youth Plus and ParPlus Junior

Height		Weight				Height		Weight			
		lb		kg				lb		kg	
ft/in	cm	Min.	Max.	Min.	Max.	ft/in	cm	Min.	Max.	Min.	Max.
3’8”	112	35	77	16	35	4’6”	137	60	118	27	54
3’9”	114	37	81	17	37	4’7”	140	62	123	28	56
3’10”	117	40	85	18	39	4’8”	142	65	127	30	58
3’11”	119	42	89	19	40	4’9”	145	67	131	30	59
4’0”	122	45	93	20	42	4’10”	147	70	135	32	61
4’1”	124	47	97	21	44	4’11”	150	72	139	33	63
4’2”	127	50	102	23	46	5’0”	152	75	144	34	65
4’3”	130	52	106	24	48	5’1”	155	77	148	35	67
4’4”	132	55	110	25	50	5’2”	157	80	152	36	69
4’5”	135	57	114	26	50	5’3”	160	83	157	38	71

Current age – 12 to 14 years

Table for Youth Plus and ParPlus Junior

Height		Weight				Height		Weight			
		lb		kg				lb		kg	
ft/in	cm	Min.	Max.	Min.	Max.	ft/in	cm	Min.	Max.	Min.	Max.
4’4”	132	54	112	25	51	5’3”	160	87	167	39	76
4’5”	135	57	117	26	53	5’4”	163	91	172	41	78
4’6”	137	60	122	27	55	5’5”	165	94	177	43	80
4’7”	140	63	127	29	58	5’6”	168	97	183	44	83
4’8”	142	66	132	30	60	5’7”	170	100	188	45	85
4’9”	145	69	137	31	62	5’8”	173	103	193	47	88
4’10”	147	72	142	33	64	5’9”	175	106	198	48	90
4’11”	150	81	147	34	67	5’10”	178	109	203	49	92
5’0”	152	84	152	35	69	5’11”	180	113	208	51	94
5’1”	155	87	157	37	71	6’0”	183	117	213	53	97
5’2”	157	91	162	38	74	6’1”	185	120	219	54	99

Table for Underwritten Life and Critical Illness Insurance Products

Youth Plus (ages 15-17), ParPlus Junior (ages 15-17), ParPlus, Non-Participating Whole Life, FlexTerm and Critical Illness Insurance

Height		Weight		Height		Weight		Height		Weight	
ft/in	cm	lb	kg	ft/in	cm	lb	kg	ft/in	cm	lb	kg
4’10”	147	158	72	5’6”	168	205	93	6’2”	188	256	116
4’11”	150	163	74	5’7”	170	210	95	6’3”	191	264	120
5’0”	152	169	77	5’8”	173	216	98	6’4”	193	271	123
5’1”	155	174	79	5’9”	175	224	102	6’5”	196	277	126
5’2”	157	182	83	5’10”	178	229	104	6’6”	198	285	129
5’3”	160	188	85	5’11”	180	235	107	6’7”	201	293	133
5’4”	163	193	88	6’0”	183	242	110	6’8”	203	299	136
5’5”	165	198	90	6’1”	185	250	114	6’9”	206	308	140

Table for Platinum Protection

Height		Weight		Height		Weight	
ft/in	cm	lb	kg	ft/in	cm	lb	kg
4' 10"	147	192	87	5' 10"	178	278	126
4' 11"	150	198	90	5' 11"	180	286	130
5' 0"	152	205	93	6' 0"	183	294	133
5' 1"	155	212	96	6' 1"	185	302	137
5' 2"	157	219	99	6' 2"	188	310	141
5' 3"	160	226	103	6' 3"	191	318	144
5' 4"	163	233	106	6' 4"	193	326	148
5' 5"	165	240	109	6' 5"	196	334	151
5' 6"	168	247	112	6' 6"	198	342	155
5' 7"	170	254	115	6' 7"	201	350	159
5' 8"	173	262	119	6' 8"	203	358	162
5' 9"	175	270	122	6' 9"	206	366	166

Table for Golden Protection

Height		Weight		Height		Weight	
ft/in	cm	lb	kg	ft/in	cm	lb	kg
4' 10"	147	206	93	5' 10"	178	296	134
4' 11"	150	213	97	5' 11"	180	304	138
5' 0"	152	220	100	6' 0"	183	312	142
5' 1"	155	227	103	6' 1"	185	321	146
5' 2"	157	234	106	6' 2"	188	330	150
5' 3"	160	241	109	6' 3"	191	339	154
5' 4"	163	248	112	6' 4"	193	348	158
5' 5"	165	256	116	6' 5"	196	357	162
5' 6"	168	264	120	6' 6"	198	366	166
5' 7"	170	272	123	6' 7"	201	375	170
5' 8"	173	280	127	6' 8"	203	384	174
5' 9"	175	288	131	6' 9"	206	393	178

Table for Silver Protection

Height		Weight		Height		Weight	
ft/in	cm	lb	kg	ft/in	cm	lb	kg
4' 10"	147	236	107	5' 10"	178	339	154
4' 11"	150	244	110	5' 11"	180	349	158
5' 0"	152	252	114	6' 0"	183	359	163
5' 1"	155	260	118	6' 1"	185	369	167
5' 2"	157	268	122	6' 2"	188	379	172
5' 3"	160	276	125	6' 3"	191	389	176
5' 4"	163	285	129	6' 4"	193	399	181
5' 5"	165	294	133	6' 5"	196	409	186
5' 6"	168	303	137	6' 6"	198	419	190
5' 7"	170	312	142	6' 7"	201	429	195
5' 8"	173	321	146	6' 8"	203	439	199
5' 9"	175	330	150	6' 9"	206	449	204

Build rating table for Critical Illness Insurance

BMI:		< 16	16 - 17	17.1 - 18.4	18.5 - 33.9	34 - 37	37.1 - 39	39.1 - 41	41.1 - 42	> 42
RATING:		**Decline**	**50**	**25**	**Standard**	**25**	**50**	**75**	**100**	**Decline**
ft/in	4’8”	≤ 71	72-76	77-82	83-151	152-165	166-174	175-183	184-187	≥ 188
	4’9”	≤ 73	74-78	79-85	86-156	157-171	172-180	181-189	190-194	≥ 195
	4’10”	≤ 76	77-81	82-88	89-162	163-177	178-186	187-196	197-201	≥ 202
	4’11”	≤ 78	79-84	85-91	92-168	169-183	184-193	194-203	204-208	≥ 209
	5’0”	≤ 81	82-87	88-94	95-173	174-189	190-199	200-210	211-215	≥ 216
	5’1”	≤ 84	85-90	91-97	98-179	180-196	197-206	207-217	218-222	≥ 223
	5’2”	≤ 87	88-93	94-100	101-185	186-202	203-213	214-224	225-229	≥ 230
	5’3”	≤ 90	91-96	97-104	105-191	192-209	210-220	221-231	232-237	≥ 238
	5’4”	≤ 92	93-99	100-107	108-197	198-215	216-227	228-239	240-244	≥ 245
	5’5”	≤ 95	96-102	103-110	111-204	205-222	223-234	235-246	247-252	≥ 253
	5’6”	≤ 98	99-105	106-114	115-210	211-229	230-241	242-254	255-260	≥ 261
	5’7”	≤ 101	102-108	109-117	118-216	217-236	237-249	250-262	263-268	≥ 269
	5’8”	≤ 104	105-112	113-121	122-223	224-243	244-256	257-269	270-276	≥ 277
	5’9”	≤ 108	109-115	116-124	125-229	230-250	251-264	265-277	278-284	≥ 285
	5’10”	≤ 111	112-118	119-128	129-236	237-258	259-272	273-286	287-293	≥ 294
	5’11”	≤ 114	115-122	123-132	133-243	244-265	266-279	280-294	295-301	≥ 302
	6’0”	≤ 117	118-125	126- 136	137-250	251-273	274-287	288-302	303-310	≥ 311
	6’1”	≤ 120	121-129	130-139	140-257	258-280	281-295	296-311	312-318	≥ 319
	6' 2"	≤ 124	125-132	133-143	144-264	265-288	289-304	305-319	320-327	≥ 328
	6' 3"	≤ 127	128-136	137-147	148-271	272-296	297-312	313-328	329-336	≥ 337
	6' 4"	≤ 131	132-140	141-151	152-278	279-304	305-320	321-337	338-345	≥ 346
	6' 5"	≤ 134	135-143	144-155	156-286	287-312	313-329	330-346	347-354	≥ 355
	6' 6"	≤ 138	139-147	148-159	160-293	294-320	321-337	338-355	356-363	≥ 364
	6' 7"	≤ 141	142-151	152-163	164-301	302-328	329-346	347-364	365-373	≥ 374
	6' 8"	≤ 145	146-155	156-167	168-309	310-337	338-355	356-373	374-382	≥ 383
	6' 9"	≤ 148	149-159	160-172	173-316	317-345	346-364	365-383	384-392	≥ 393

You can also find the complete product features in our product guides, available on Advisor's Corner:
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For questions or assistance, please contact your Assumption Life representative or our Sales Support team at **lia@assumption.ca**.

A preliminary opinion inquiry can also be made by using the following link: **Preliminary Opinion Request Form.**

Once submitted, your inquiry will be promptly sent to your representative for review. Please note: Preliminary opinion requests are available to active advisors only.