Assumption Life

Quick Reference Guide for Simplified Issue Insurance

Use the table below to see which solution would best fit your client's health profile.

✓ Eligible ✗ Not eligible

Medical conditions

Product	Platinum Protection Immediate	Golden Protection Immediate	Silver Protection Graded Deferred	Bronze Protection Deferred
Health level	♥♥♥♥♡	♥♥♥♡♡	♥♥♡♡♡	♥♡♡♡♡
Maximum sum insured	$750,000 (ages 18 to 50) $500,000 (ages 51 to 75) $250,000 (ages 76 to 80)	$250,000 (ages 18 to 75) $100,000 (ages 76 to 80)	$50,000 (ages 18 to 75) $25,000 (ages 76 to 80)	$50,000 (ages 18 to 75) $25,000 (ages 76 to 80)
Cancer				
Basal cell carcinoma	✓	✓	✓	✓
Cancer, leukemia, lymphoma, or melanoma	✓ If over **5 years since** diagnosis, hospitalization, or treatment (including prescribed medication)	✓ If over **3 years since** diagnosis, hospitalization, or treatment (including prescribed medication)	✓ If over **2 years since** diagnosis, hospitalization, or treatment (including prescribed medication)	✓
Reccurence of cancer or metastasis	✓ If over **5 years since** diagnosis, hospitalization, or treatment (including prescribed medication)	✓ If over **3 years since** diagnosis, hospitalization, or treatment (including prescribed medication)	✓ If over **2 years since** diagnosis, hospitalization, or treatment (including prescribed medication)	✓
Cardiovascular system				
Arrhythmia or heart murmur	✓ » If over **5 years since** diagnosis or hospitalization » If over **2 years since** changes in medication	✓	✓	✓
Angina or heart attack	✓ If over **5 years since** diagnosis or hospitalization	✓ If over **3 years since** diagnosis or hospitalization	✓ If over **2 years since** diagnosis or hospitalization	✓
Cardiomyopathy	✓ If over **10 years since** diagnosis, hospitalization, or treatment	✓ If over **5 years since** diagnosis, hospitalization, or treatment	✓ If over **5 years since** diagnosis or hospitalization	✓
Coronary angioplasty or bypass surgery	✓ If over **5 years since** diagnosis or hospitalization	✓ If over **3 years since** diagnosis or hospitalization	✓ If over **2 years since** diagnosis or hospitalization	✓
High blood pressure	✓	✓	✓	✓
Pacemaker	✗	✓	✓	✓
Stroke	✓ If over **5 years since** diagnosis or hospitalization	✓ If over **3 years since** diagnosis or hospitalization	✓ If over **2 years since** diagnosis or hospitalization	✓
Transient Ischemic Attack (TIA or mini stroke)	✓ If over **5 years since** diagnosis or hospitalization	✓	✓	✓
Endocrine system				
Diabetes	✓	✓	✓	✓
Diabetes with one or more conditions[1]	✗	✓ If over **3 years since**	✓	✓
Prescribed insulin	✓	✓	✓	✓
Gastro-intestinal system				
Crohn's disease or ulcerative colitis	✓ » If over **5 years since** diagnosis or hospitalization » If over **2 years since** changes in medication	✓	✓	✓
Hepatitis B or C	✓ If over **10 years since** diagnosis, hospitalization or treatment	✓ If over **5 years since** diagnosis, hospitalization or treatment	✓	✓
Genitourinary system				
Chronic kidney disease or Polycystic kidney disease (PKD)	✓ » If over **5 years since** diagnosis or hospitalization » **For applicants 50 and under** Do you have a biological family member, who was diagnosed with Polycystic kidney disease (PKD), and for which you have not been investigated for?	✓ If over **3 years since** diagnosis or hospitalization	✓ If over **2 years since** diagnosis or hospitalization	✓

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Medical conditions	Platinum Protection	Golden Protection	Silver Protection	Bronze Protection
Nervous system and mental health				
Anxiety or depression	✓	✓	✓	✓
Bipolar disorder	✓ » If over **5 years since** diagnosis or hospitalization » If over **2 years since** changes in medication	✓	✓	✓
Down syndrome	✓	✓	✓	✓
Epilepsy	✓ » If over **5 years since** diagnosis or hospitalization » If over **2 years since** changes in medication	✓	✓	✓
Multiple sclerosis	✓ » If over **5 years since** diagnosis or hospitalization » If over **2 years since** changes in medication	✓	✓	✓
Schizophrenia or psychosis	✓ If over **5 years since** diagnosis, hospitalization, or treatment	✓	✓	✓
Transplant				
Organ or bone marrow transplant	✓ If over **10 years since** or is not awaiting a transplant	✓ If over **5 years since** or is not awaiting a transplant	✓ If over **5 years since** or is not awaiting a transplant	✓
Respiratory				
Asthma	✓	✓	✓	✓
Chronic obstructive pulmonary disease (COPD)	✓ If over **2 years since** hospitalization	✓ If over **12 months since** hospitalization	✓	✓
Oral prednisone or other oral corticosteroid (tablets) for a respiratory disorder	✓ If over **12 months since** prescribed treatment	✓ If over **12 months since** prescribed treatment	✓	✓
Oxygen for a chronic respiratory disorder	✓ If over **10 years since** required the administration of oxygen	✓ If over **5 years since** required the administration of oxygen	✓	✓
Sleep apnea	✓	✓	✓	✓

Non medical conditions

Product	Platinum Protection	Golden Protection	Silver Protection	Bronze Protection
Drug use	✓ If over **3 years since** use of hard drugs	✓ If over **2 years since** use of hard drugs	✓	✓
Alcohol or drug treatment	✓ If over **3 years since** treatment or discontinuation of consumption	✓ If over **2 years since** treatment or discontinuation of consumption	✓ If over **12 months since** treatment or discontinuation of consumption	✓
Bankruptcy	✓	✓	✓	✓
Declined in the past for life insurance	✓	✓	✓	✓
Driving offence related to alcohol or drug use or refused a breathalyser	✓ If over **3 years since** being accused or charged	✓ If over **2 years since** being accused or charged	✓	✓
Hazardous sports	✓ In the **next 12 months**	✓	✓	✓
Newcomers to Canada[2]	✓	✓	✓	✓
Travel outside of North America, the Caribbean (excluding Haiti), or Western Europe in the next 12 months	✓ If for less than **12 consecutive week**	✓	✓	✓

[1]The conditions include: heart attack (myocardial infarction), angina, cerebrovascular accident (stroke), peripheral vascular/artery disease, gangrene, amputation related to complications of your diabetes (such as poor circulation or infection), hypoglycemic coma, neuropathy, or nephropathy.
[2]Please refer to the Underwriting guide for newcomers to Canada to determine client eligibility.

The information provided is for guidance purposes only. Please refer to the life insurance application to determine the client's eligibility.