



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 85)	\$250,000 (ages 18 to 75) \$100,000 (ages 76 to 85)	\$50,000 (ages 18 to 75) \$25,000 (ages 76 to 85)	\$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	✓

Medical conditions	Platinum Protection	Golden Protection	Silver Protection	Bronze Protection
Nervous system and mental health				
Anxiety or depression	✓	✓	✓	✓
Bipolar disorder	✓ <ul style="list-style-type: none"> » If over 5 years since diagnosis or hospitalization » If over 2 years since changes in medication 	✓	✓	✓
Down syndrome	✓	✓	✓	✓
Epilepsy	✓ <ul style="list-style-type: none"> » If over 5 years since diagnosis or hospitalization » If over 2 years since changes in medication 	✓	✓	✓
Multiple sclerosis	✓ <ul style="list-style-type: none"> » 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	✓	✓	✓

¹The 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.

²Please refer to the Underwriting guide for newcomers to Canada to determine client eligibility.