

Medical and Financial Underwriting Requirements¹

Face Amount	AGES 0 – 15			AGES 16 – 35			AGES 36 – 40		
	\$0 to \$49,999	NMD			PM UA MVR ³	BP MVR ³		PM UA MVR ³	BP MVR ³
\$50,000 to \$99,999	NMD			PM UA	BP MVR ³			PM UA	BP MVR ³
\$100,000 to \$150,000	NMD			PM UA	BP MVR ³			PM UA	BP MVR ³
\$150,001 to \$250,000	NMD			PM UA	BP MVR ³			PM UA	BP MVR ³
\$250,001 to \$500,000	NMD APS			PM UA	BP MVR ³			PM UA	BP MVR ³
\$500,001 to \$1,000,000	NMD APS			PM UA	BP MVR ³			PM UA	BP MVR ³
\$1,000,001 to \$2,000,000	NMD APS			PM UA	BP MVR ³			PM UA	BP MVR ³
\$2,000,001 to \$3,000,000	NMD APS			PM UA	BP MVR ³			PM UA	BP MVR ³
\$3,000,001 to \$5,000,000	NMD APS			PM UA eIR ³	BP MVR ³			PM UA eIR ³	BP MVR ³
\$5,000,001 to 10,000,000	NMD CFS	APS TPF		PM MVR ³ eIR ³	BP CFS	UA TPF		PM MVR ³ eIR ³	BP CFS UA TPF
\$10,000,001 and up	NMD CFS	APS TPF		PM MVR ³ IR ³	BP CFS	UA TPF		PM MVR ³ IR ³	BP CFS UA TPF

¹ Additional underwriting requirements may be requested by the Home Office. This may include an Rx Database check, credit report, criminal record check or other information necessary to underwrite the risk.

Age Nearest Birthday								
AGES 41 – 50		AGES 51 – 60		AGES 61 – 70 ²		AGES 71 AND OVER		
PM MVR ³	UA	PM MVR ³	UA	PM MVR ³	UA	PM MVR ³ LDCT	BP eIR ³ MCAS ³ UA AODL	
PM UA	BP MVR ³	PM UA	BP MVR ³	PM UA	BP MVR ³	PM MVR ³ LDCT	BP eIR ³ MCAS ³ UA AODL	
PM UA	BP MVR ³	PM UA	BP MVR ³	PM UA	BP MVR ³	PM MVR ³ LDCT	BP eIR ³ MCAS ³ UA AODL	
PM UA	BP MVR ³	PM UA	BP MVR ³	PM UA	BP MVR ³	PM EKG AODL	BP MVR ³ LDCT UA eIR ³ MCAS ³	
PM UA	BP MVR ³	PPM UA	BP MVR ³	PM UA	BP MVR ³	PM EKG AODL	BP MVR ³ LDCT UA eIR ³ MCAS ³	
PM UA	BP MVR ³	PM UA	BP MVR ³	PM UA	BP MVR ³	PM EKG AODL	BP MVR ³ LDCT UA eIR ³ MCAS	
PM UA	BP MVR ³	PM UA	BP MVR ³	PM UA eIR ³	BP MVR ³	PM EKG AODL	BP MVR ³ LDCT UA IR ³ MCAS	
PM UA	BP MVR ³	PM UA	BP MVR ³	PM UA eIR ³	BP MVR ³	PM EKG AODL	BP MVR ³ LDCT UA IR ³ MCAS	
PM UA eIR ³	BP MVR ³	PM UA eIR ³	BP MVR ³	PM UA eIR ³	BP MVR ³	PM EKG IR ³ MCAS ³	BP MVR ³ AODL CFS LDCT	
PM MVR ³ eIR ³	BP CFS TPF	PM EKG TPF	BP MVR ³ eIR ³	PM EKG TPF	BP MVR ³ eIR ³	PM EKG LDCT IR ³	BP MVR ³ MCAS ³ TPF	UA AODL CFS
PM EKG TPF	BP MVR ³ CFS IR ³	PM EKG TPF	BP MVR ³ CFS IR ³	PM EKG TPF	BP MVR ³ CFS IR ³	PM EKG LDCT IR ³	BP MVR ³ MCAS ³ TPF	UA AODL CFS

² For clients aged 65 – 70 who add the ExtendCare Rider, the Supplemental Underwriting Application (Form ICC13-P226) must be added to the exam order. Please see page 3 for more details.

³ Requirement ordered by the Home Office.