

Temporary Underwriting Requirements & Limits						
Updated as of 5/21/2020 3:30 PM						
Carrier	Tele Interview Ordering	TIA	Link to Temporary Age & Amount Information	Life (with tele-interview)	CI	DI
Assumption	Not Applicable	30 Days for Golden Protection & No Medical 90 Days on Term & Permanent	<a href="https://www.assumption.ca/en/notice/Temporary-measures-COVID-19">https://www.assumption.ca/en/notice/Temporary-measures-COVID-19</a>	1) Ages 0-17 - Maximum \$1,000,000 2) Ages 18-45 - Maximum \$499,999 3) Ages 46-65 - Maximum \$249,999 4) Ages 66-69 - Maximum \$50,000 5) Ages 70+ case by case basis	N/A	N/A
BMO	MGA/Broker to order Tele	90 Days	<a href="http://www.bmo.com/?qs=5d11dada82f795ed1d160ad1f9e5cc7b1edde20b2a3bb590f6815e6bcc1ba249fb42691d54d8ae3d9760e707400f88a8120ef0b0230b891fcb2101cf7539d3c4f8e67ce5df6657a641a9560a7e23a180">http://www.bmo.com/?qs=5d11dada82f795ed1d160ad1f9e5cc7b1edde20b2a3bb590f6815e6bcc1ba249fb42691d54d8ae3d9760e707400f88a8120ef0b0230b891fcb2101cf7539d3c4f8e67ce5df6657a641a9560a7e23a180</a>	1) Ages 18-50 - Maximum \$1,000,000 2) Ages 51- 60 - Maximum \$300,000 3) Ages 61+ will continue to follow our published age & amount requirements	N/A	N/A
Canada Life	Carrier will order	For all Life, CI, DI applications signed on or before May 31, 2020 the temporary or conditional insurance period will be extended from 90 days to 120 days from the date the application is signed	<a href="https://repnet2.canadalife.com/public/stellent/groups/public/document/s/S1_302973.pdf">https://repnet2.canadalife.com/public/stellent/groups/public/document/s/S1_302973.pdf</a>	<b>For applications received on or before March 10, 2020:</b> 1) Ages 18- 40 - Maximum \$2,000,000 2) Ages 41-69 - Maximum \$1,000,000 3) Ages 70 and over up to the product maximum age for \$500,000 or less of coverage  <b>For applications received March 11, 2020 and onward:</b> 1) Ages 18-40 - Maximum \$2,000,000 2) Ages 41- 50 - Maximum \$1,000,000 3) Ages 51-55 - Maximum \$500,000 4) Ages 56- 64 - Maximum \$100,000 5) Ages 65+ - Maximum \$50,000	For CI applications pending and going forward: 1) Ages 18- 40 - Maximum 250,000 2) Ages 41-50 - Maximum \$100,000 3) Ages 51+ - Maximum \$50,000	For DI applications pending and going forward: 1) Ages 40 & Under - Maximum \$6,000 MIB 2) Ages 41+ - Maximum \$2500 MIB <b>Note:</b> For ages 18 to 40, we'll determine medical evidence requirements only on the base monthly income benefit (MIB) amount applied for. Canada Life will not add 25% of the future insurability option (FIO) amount back into the base coverage amount for evidence calculation purposes
CPP	Not Applicable	Not Applicable	No Change At This Time	Effective 4/30/2020, a COVID-19 (Coronavirus) Exposure Questionnaire Form #CVD0420EN must be completed when the proposed insured is age 50 or over AND applying for Simplified Elite, Preferred or Express Elite plans. Link to forms for CPP: <a href="https://www.cpp.ca/advisors/advisor-support-reference-material-forms/">https://www.cpp.ca/advisors/advisor-support-reference-material-forms/</a>	Ages 18-65 - Term 75 up to \$50,000 Ages 18-55 Term 20 up to \$50,000 Ages 18-65 Cardiac & Cancer Term 75 up to \$50,000 per event Ages 18-55 Cardiac OR Cancer Term 20 up to \$100,000 Ages 18-65 Cardiac OR Cancer Term 75 up to \$100,000	N/A
Desjardins	MGA/Broker to order Tele	90 Days	<a href="https://www.webi.desjardinsassurancovie.com/en/mga/nouvelles/Pages/mesures-leees-covid19-20mars2020.aspx">https://www.webi.desjardinsassurancovie.com/en/mga/nouvelles/Pages/mesures-leees-covid19-20mars2020.aspx</a>	To be completed when the proposed insured is age 50 or over AND applying for Simplified Elite, Preferred or Express Elite plans	Temporary change to remote sales limits 500,000 Insurance Amount <b>Non Medical Maximums:</b> Up to Age 17 - \$500,000 Ages 18 to 40 - \$250,000 Ages 41 to 50 - \$100,000 Ages 51 and over - \$50,000	Temporary change to remote sales limits - \$5,000 Monthly Benefit <b>Non Medical Maximums Solo Loan &amp; Disability Insurance</b> Ages 18 to 45 - \$3,999 month Ages 46 and over - \$2,000 month <b>Non Medical Maximums Essential Disability Insurance</b> All - \$3,000 month
Empire	Carrier will order	90 Days	<a href="https://info.empire.ca/no-fluid/non-medical-limit-increase-to-1-million-for-individual-life-products">https://info.empire.ca/no-fluid/non-medical-limit-increase-to-1-million-for-individual-life-products</a>	1) Ages 18-50 - Maximum \$1,000,000 2) Ages 51-60 - Maximum \$300,000 3) Ages 61+ within the non-med limits Amounts outside of these guidelines may be considered depending on age and medical history, with a current APS which includes a recent medical exam	Effective May 11 the limit for No Fluid/Non Medical is as follows: Ages 18-40 up to \$250,000 Ages 41-50 up to \$99,999 Ages 51+ Standard UW requirements apply For all applications in the mill received prior to May 11, 2020, that required routine age and amount requirements, such as paramedicals, vitals and fluids – those requirements may be waived for cases that fall within the guidelines noted above and will be assessed on an individual basis	N/A
Equitable	Carrier will order	90 Days	<a href="https://advisor.equitable.ca/advisor/en/Individual-Insurance/Coronavirus-News">https://advisor.equitable.ca/advisor/en/Individual-Insurance/Coronavirus-News</a>	Ages up to and including 50 - \$1,000,000 Ages 51-55 - up to and including \$300,000 Ages 56-60 - up to but not including \$100,000	No Change At This Time	N/A
Foresters	Carrier will order	90 Days	<a href="https://www.foresters.com/">https://www.foresters.com/</a>	Standard class now goes up to Table 2 (150%) and a paramedical exam and lab work are no longer required <sup>1</sup> for term life insurance. <sup>2</sup> Non-Par Whole Life <sup>3</sup> and Advantage Plus <sup>3</sup> for ages 16 to 45 and coverage up to \$500,000.	No Change At This Time	N/A
Humana	Carrier will order	90 Days	<a href="https://www.humana.ca/en-CA/representatives">https://www.humana.ca/en-CA/representatives</a>	No Change At This Time	No Change At This Time	N/A
iAG & iAExcellence	MGA/Broker to order Tele	90 Days	<a href="https://covid-advisor.ia.ca/life-insurance-underwriting-easing">https://covid-advisor.ia.ca/life-insurance-underwriting-easing</a>	1) Under age 51 - Maximum \$1,000,000 2) Ages 51 to 60 - Maximum \$300,000	No Change At This Time	No Change At This Time
ivari	Carrier will order	90 Days	<a href="https://ivari.ca/files/LP2027.pdf">https://ivari.ca/files/LP2027.pdf</a>	1) Ages 0-16 - Maximum \$999,999 2) Ages 17-40 - Maximum \$750,000 3) Ages 41-45 - Maximum \$500,000 4) Ages 46-55 - Maximum \$250,000	1) Ages 0-45 - Maximum \$250,000 2) Ages 46-50 - Maximum \$99,999	N/A
La Capitale	Carrier will order	90 Days	<a href="https://www.lacapitale.com/en/brokers-advisors">https://www.lacapitale.com/en/brokers-advisors</a>	No Change At This Time	No Change At This Time	No Change At This Time
Manu	Carrier will order	90 Days	<a href="https://www.manulife.ca/advisors/insurance/newsroom/keeping-insurance-applications-and-contracts-moving-despite-covid-19.html">https://www.manulife.ca/advisors/insurance/newsroom/keeping-insurance-applications-and-contracts-moving-despite-covid-19.html</a>	1) Ages 18-50 - Maximum \$2,000,000 2) Ages 51-60 - Maximum \$1,000,000 Healthstyle 3 only, non-smokers only	18-50 - Maximum \$100,000	1) Ages 18-40 - Maximum \$6,000 monthly benefit 2) Ages 41-50 - Maximum \$2,500 monthly benefit
RBC	Carrier will order	90 Days	<a href="https://www.rbcinsurance.com/salesresourcecentre/pdf/group-benefits/communications/COVID19-update-to-no-fluid-message-brokerage-FINAL-rev-Apr-6.pdf">https://www.rbcinsurance.com/salesresourcecentre/pdf/group-benefits/communications/COVID19-update-to-no-fluid-message-brokerage-FINAL-rev-Apr-6.pdf</a>	1) Ages 18-50 - Increased to a Maximum \$2,000,000 and can be applied retroactively to applications submitted from March 24th. Note Preferred & Optimum classes are not currently available. 2) Ages 51-55 - Maximum \$499,999 3) Ages 56-60 - Maximum \$300,000 4) Ages 61+ - up to and including \$99,999 • For as long as the temporary limits are in place you can submit an application for as low as \$50,000 with a special quote from RBC. Contact actuarialservices@rbc.com. <b>UPDATE ON THE TELE INTERVIEW PROCESS:</b> to eliminate the need for clients to wait for a tele interview appointment, RBC now offers the option of you collecting the information directly from the client in place of a tele-interview by completing an Application for Insurance Part 2 form. Form can be downloaded from the Sales Resource Centre or at this link: <a href="https://www.rbcinsurance.com/salesresourcecentre/pdf/multi-product/forms/insurance-application-part-2-en.pdf">https://www.rbcinsurance.com/salesresourcecentre/pdf/multi-product/forms/insurance-application-part-2-en.pdf</a>	1) Ages 18-40 - Maximum \$249,999 2) Ages 41-50 - Maximum \$100,000 3) Ages 51-55 - Maximum \$25,000 <b>UPDATE ON THE TELE INTERVIEW PROCESS:</b> to eliminate the need for clients to wait for a tele interview appointment, RBC now offers the option of you collecting the information directly from the client in place of a tele-interview by completing an Application for Insurance Part 2 form. Form can be downloaded from the Sales Resource Centre or at this link: <a href="https://www.rbcinsurance.com/salesresourcecentre/pdf/multi-product/forms/insurance-application-part-2-en.pdf">https://www.rbcinsurance.com/salesresourcecentre/pdf/multi-product/forms/insurance-application-part-2-en.pdf</a>	1) Ages 18-50 - Maximum \$8,000 2) Ages 51-55 - Maximum \$2,500 <b>UPDATE ON THE TELE INTERVIEW PROCESS:</b> to eliminate the need for clients to wait for a tele interview appointment, RBC now offers the option of you collecting the information directly from the client in place of a tele-interview by completing an Application for Insurance Part 2 form. Form can be downloaded from the Sales Resource Centre or at this link: <a href="https://www.rbcinsurance.com/salesresourcecentre/pdf/multi-product/forms/insurance-application-part-2-en.pdf">https://www.rbcinsurance.com/salesresourcecentre/pdf/multi-product/forms/insurance-application-part-2-en.pdf</a>
SSQ	Carrier will order	90 Days	<a href="https://ssq.ca/en/coronavirus/advisors">https://ssq.ca/en/coronavirus/advisors</a>	<b>Temporary limits until May 31, 2020</b> Ages 16-50 - Maximum \$1,000,000 Ages 51-60 - Maximum \$249,999 Ages 61-70 - Maximum \$99,999 Note, no preferred risk for ages 16 to 50	Ages 18-40 - Maximum \$250,000	N/A
Sun Life	Carrier will order	120 Days	<a href="http://www.pages03.net/dm-production/3P_FAQ/Helping_you_keep_business_moving_en/">http://www.pages03.net/dm-production/3P_FAQ/Helping_you_keep_business_moving_en/</a>	Age 18-40 - Maximum \$2,000,000 Age 41-50 - Maximum \$1,000,000 Ages 51-60 - Maximum \$500,000 You may now change some Client applications to a lower face amount so they can be considered for non-medical underwriting to help your Clients get covered faster. Reducing the face amount may move the applications through the underwriting process without waiting for blood and lab work.  This change applies to cases nearing the expiry of the temporary insurance certificate. In cases that have the option of a lower face amount, we'll contact you to discuss options for your Client.	Cases being assessed on a case by case basis, Sun will order any requirements needed	N/A
The Edge	Carrier will order	90 Days	<a href="https://www.edgobenefits.com/">https://www.edgobenefits.com/</a>	No Change At This Time	No Change At This Time	No Change At This Time