



Underwriting Guide

Specialty Life Evolution

Offered by Specialty Life Insurance

Underwritten by *Humania Assurance Inc.*



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LIFE INSURANCE - PRESELECTION GUIDE

About this guide

The present preselection guide is to provide insurance representatives/brokers and call center advisors with a simplified overview of the more common medical conditions or non-medical impairments encountered in underwriting SLI Speciality Life Insurance products insured by Humania.

This information is **for informative purposes only** and does not engage Humania Assurance Inc. in any contractual obligation.

SLI Speciality Life Insurance is using a fully interactive application, it is important to know some medical and family history in order for SLI Speciality Life Insurance to take an instant decision.

Before submitting an electronic sale:

- **Residency status :** Canadian Citizen, Permanent Residents or Landed Immigrants. We can also offer coverage to Refugees, individuals on a Student Visa, Working Permit and Super Visa.
- **Language :** The proposed insured must understand spoken and written French or English. The application must be completed either in French or in English. No other language is accepted and the services of an interpreter are not permitted.

Important information that will be required when completeing the application:

- Family medical history;
- The attending physician that has the complete medical file and any other recently consulted specialist information along with the date of the last consultations;
- For any condition declared: Name of the condition, date of diagnosis, prescriptions or treatments and actual condition;
- Time lost from work, dates, reasons, duration;
- In force or pending insurance applications (more information could be requested).

Eligibility

- Your client will be only eligible for Guaranteed Issue (RC5, Essence Plan) if one on the following applies:
 - ✓ Is your client under any current medical investigation?
 - ✓ Is your client's driver's licence suspended?
 - ✓ Has your client been convicted of driving under the influence in the last year?
 - ✓ Does your client have an ignition Interlock System or Breath Alcohol Ignition Interlock Device on their vehicle?
 - ✓ Your client is currenty using non-prescription drugs?
- Your client will not be eligible if one of the followng applies:
 - ✓ Is your client under any pending judgment or charges?
 - ✓ Has your client been convicted of multiple criminal offenses in the past.
 - ✓ Is your client currently on probation?

RC5 Conditions

General Impairments List	Trigger	Most Likely Outcome
HIV / AIDS		RC5
Muscular Dystrophy		RC5
Alzheimer / Dementia		RC5
Huntington's		RC5
Polycystic Kidney Disease (PKD)		RC5
Amyotrophic lateral sclerosis (ALS)		RC5
Major Organ Transplant		RC5
COVID-19 if...	Current / within 14 days	RC5
Pending tests / inconclusive results	Excluding routine tests	RC5
Diabetes if...	Combined with history of: Stroke or PVD	RC5
Heart Attack (or similar, such as stent insertion, angioplasty, etc.) if...	Diagnosed within the last year, or Before age 40 or More than one	RC5
Stroke if...	Diagnosed within the last year, or Before age 40 or More than one	RC5
Heart failure / Cardiomyopathy (HCM) / Enlarged Heart	Some types	RC5
Respiratory condition with oxygen treatment if...	Ongoing treatment	RC5
Cystic Fibrosis		RC5
Cancer if...	Most current cancers, More than one, or spreading	RC5
Chronic Kidney Disease		RC5
Liver if...	Cirrhosis, alcoholic hepatitis	RC5
Schizophrenia or similar		RC5
Consuming alcohol / drugs if...	After counseling / or current rehab	RC5
Polydrug use if...	More than one drug within 5 years	RC5
Quadriplegia		RC5
Residency	Super visa, Refugees or newly arrived (within 6 months)	RC5

Table of medical conditions

Medical Conditions	Factors Influencing the Decision (Considerations)
Anxiety	Number of Episodes Date of Last Episode Time Lost from Work Medication and Treatments Any Hospitalizations Any Suicidal Ideation or Attempts.
Atrial fibrillation	Date of Diagnosis Type of Treatment Investigations Completed
Asthma	Current Age Date of Diagnosis Severity Type of Medication or Treatment Tobacco Usage—Current and Past
Bariatric Surgery	Weight Prior to Surgery Date of Surgery Type of Surgery Complications due to Surgery Current Weight
Barrett’s Esophagus	Severity Treatment
Bipolar Disorder	Number of Episodes Date of Last Episode Time Lost from Work Medication and Treatments Any Hospitalizations Any Suicidal Ideation or Attempts
Blood Cancer (Leukemia)	Current Age Date of Diagnosis Type and Stage Type of Treatment Date Treatment Completed Recurrences
Breast Cancer	Current Age Date of Diagnosis Type and Stage Type of Treatment Date Treatment Completed Recurrences

Medical Conditions	Factors Influencing the Decision (Considerations)
Cancer: Skin—Malignant Tumour Basal Cell Skin Squamous Cell	Date of Diagnosis Type of Cancer-Tumour Type of Treatment Type and Stage Date of Last treatment Recurrences
Cholesterol	Current Age Date of Diagnosis Type of Medication Current Cholesterol Readings
Chronic Obstructive Pulmonary Disease (COPD) Chronic Bronchitis	Date of Diagnosis Treatment Severity Tobacco Usage—Current and Past
Coronary Artery Disease (including bypass surgery and angioplasty)	Current Age Date of Diagnosis Severity Current Symptoms Treatment and Medication Tobacco Usage—Current and Past
Diabetes Type 1 and 2	Current Age Date of Diagnosis Treatment and Medication Compliance with Treatment Tobacco Usage—Current and Past
Epilepsy	Date of Diagnosis Type of Epilepsy Treatment and Medication Investigations Completed Number of Episodes Date of Last Episode
Hepatitis A	Current Age Date of Diagnosis Type of Treatment Date Treatment Completed
Hepatitis B	Current Age Date of Diagnosis Severity Type of Treatment Date Treatment Completed
Hepatitis C	Current Age Date of Diagnosis Severity Type of Treatment Date Treatment Completed

Medical Conditions	Factors Influencing the Decision (Considerations)
High Blood Pressure	Current Age Date of Diagnosis Type of Medication Current Blood Pressure Readings
Lung Cancer	Current Age Date of Diagnosis Type and Stage Type of Treatment Date Treatment Completed Recurrences
Major Depression	Number of Episodes Date of Last Episode Time Lost from Work Medication and Treatments Any Hospitalizations Any Suicidal Ideation or Attempts.
Multiple Sclerosis	Current Age Date of Onset Severity Treatment Any Limitations of Activities
Parkinson's Disease	Age of Diagnosis Date of Diagnosis Severity Stability
Prostate Cancer	Current Age Date of Diagnosis Type and Stage Type of Treatment Date Treatment Completed Recurrences
Pulmonary Embolism	Date of Diagnosis Number of Episodes Severity
Rheumatoid Arthritis Juvenile Arthritis	Current Age Date of Diagnosis Limitations in Activities Medication and Treatment
Schizophrenia	Number of Episodes Date of Last Episode Time Lost from Work Medication and Treatments Any Hospitalizations Any Suicidal Ideation or Attempts.
Sleep Apnea	Current Age Date of Diagnosis Type—central, mixed or obstructive Treatment (CPAP or Surgery) Compliance with Treatment Date of last Sleep Study

Medical Conditions	Factors Influencing the Decision (Considerations)
Thrombophlebitis	Number of Episodes Date of last Episode Medication and Treatments
Thyroid Cancer	Current Age Date of Diagnosis Type and Stage Type of Treatment Date Treatment Completed Recurrences
Transient Ischemic Attack (TIA) Stroke	Current Age Date of Diagnosis Number of Episodes Treatment Tobacco Usage—Current and Past
Ulcerative Colitis Crohn's Disease Irritable Bowel Disease	Current Age Date of Diagnosis Symptoms and Severity Treatment Surgery Number of episodes

Table of Non-Medical Conditions

Non-Medical Conditions	Factors Influencing the Decision (Considerations)
Alcohol Dependence Alcoholism	Current Age Current-Past Usage Treatment Relapse
Aviation: Commercial Pilots	Current Age Number of Hours Number of Years' Experience Type of Licence Type of Aircraft Where Flying (Destinations)
Aviation: Private Pilot	Current Age Number of Hours Number of Years' Experience Type of Licence Type of Aircraft Where Flying (Destinations)

Non-Medical Conditions	Factors Influencing the Decision (Considerations)
Criminal History	Date and Number of Criminal Activities Type of Sentence and (Date Completed) Simple assault Fraud Cyber bullying Disorderly conduct Disturbing the peace Drunk and disorderly Harrassment Public intoxication Shoplifting Vandalism Petty theft Any other type of criminal activity than the above list will not be considered for Evolution.
Driving	Infractions in the last 3 years DUI Suspensions
Drug Usage	Current Age Type Frequency Treatment Required
Foreign Travel	Destinations Duration Reason
Motor Vehicle Racing	Type of Racing Type of Vehicle
Mountain Climbing and Rock Climbing	Type of Climbing Where Completed If Further Intention Altitude
Parachuting	When and Where Completed If Further Intention
Scuba Diving	Certification Average Depth and Frequency Deepest Depth and Frequency, Location Any Medical Concerns

Height and Weight Table

RISK CLASS	RC1	RC2	RC3	RC4	RC5	
FIELD BROKERS	Advance +	Advance	Express +	Express	Essence	
Feet	Pounds	Pounds	Pounds	Pounds	Pounds (\leq)	Pounds (\geq)
5.0	88-208	86-87 209-213	214-224	225-244	85	245
5.1	92-216	89-91 217-222	223-232	233-254	88	255
5.2	94-222	91-93 223-228	229-239	240-260	90	261
5.3	98-231	95-97 232-237	238-248	249-270	94	271
5.4	102-240	98-101 241-245	246-257	258-281	97	282
5.5	104-246	102-103 247-252	253-263	264-287	101	288
5.6	108-255	105-107 256-261	262-273	274-298	104	299
5.7	110-261	107-109 262-267	268-280	281-305	106	306
5.8	114-270	111-113 271-276	277-290	291-316	110	317
5.9	117-276	113-116 277-283	284-296	297-324	112	325
5.10	121-286	117-120 287-293	294-307	308-335	116	336
5.11	124-292	120-123 293-299	300-314	315-342	119	343
6.0	128-302	124-127 303-309	310-324	325-354	123	355
6.1	131-309	127-130 310-316	317-331	332-362	126	363
6.2	135-319	131-134 320-327	328-342	343-373	130	374
6.3	139-329	135-138 330-337	338-353	354-386	134	387
6.4	142-336	138-141 337-344	345-361	362-394	137	395
6.5	147-347	142-146 348-355	356-372	373-406	141	407
6.6	150-354	145-149 355-362	363-380	381-414	144	415
6.7	154-365	150-153 366-373	374-391	392-427	149	428

Frequently Asked Questions (F.A.Q.)

Q. What is your smoker definition?

A. A smoker is considered someone who used tobacco in the last 12 months, any products containing nicotine such as cigarettes, pipe, chewing tobacco, electronic cigarettes (vaping), nicotine patch, nicorette chewing gum, snuff, betel nuts, shisha/ hookah, cigars or other tobacco substitute or products

Q. Are clients with HIV accepted at this time?

A. They would be accepted as RC5.

Q. Can a person who is currently pregnant be considered for life insurance?

A. Yes - as long as there are no complications.

Q. Are we allowed to ask details regarding Genetic Testing?

A. No, we are in accordance with the law, Bill S-201 adopted as of May 4, 2017, that prohibit and prevent genetic discrimination. Although clients are required to disclose medical tests completed in the last 5 years, this no longer applies to genetic test results. If clients inadvertently tell you about their genetic test results, please tell them about the new law and our inability to take genetic testing results into consideration as we assess insurance applications.

Q. Do you insure individuals with a criminal record or past criminal activity?

A. We do not consider individuals who currently have pending charges, on probation and who have one or more offence. Refer to Criminal History on page 9.

Q. Do you have a guideline regarding foreign travel?

A. People who frequently travel to risk zones are generally not insurable or are possibly classified as RC5. No guidelines regarding foreign travel is currently available due to frequent geopolitics changes.

Q. Do you have a paper app?

A. No.

Q. Is marijuana use considered as smoker or non-smoker rating?

A. Non-smoker.

Thank you for placing your trust in Specialty Life.

For years, **Specialty Life** has worked with thousands of Canadians from coast-to-coast to find real and meaningful insurance solutions to their financial challenges. We specialize in helping qualify individuals whom have been denied, declined, or deferred the protection they and their families depend on.

Why make **Specialty Life** your insurance provider of choice?

- Instantly qualify up to age 80.
- Anyone currently residing in Canada.
- Up to \$1 million in Life insurance coverage with no Medical Exam.
- Approval even if you've been Declined, Deferred, or Rated in the past.
- Professional care and assistance from industry experts.

For more information on other **Specialty Life** products, please speak with your Advisor.
To contact a **Specialty Life** Sales Representative, please call us Toll-Free at 1.855.966.3580.
For general policy inquiry, please email us at info@slinsurance.ca

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