

It is now required to complete our electronic application for all our permanent and term life insurance products with an insurance amount less than \$150,001, except for our Early Learning product for children whose application remains paper only.

For all our permanent and term life insurance products with an insurance amount greater than \$150,000, the application is available in electronic or paper format. However, for AdapCI, our critical illness insurance product, only the paper application must be completed. To access the electronic application, sign in to **MY UNIVERSE** via uvinsurance.ca.

PERMANENT LIFE INSURANCE (ADAPTABLE AND INTEGRAL)

Application	Amount	Age									
		0 to 15	16 to 35	36 to 40	41 to 45	46 to 50	51 to 55	56 to 60	61 to 65	66 to 70	71 to 75
Electronic only	\$5,000 - \$25,000	N/A									
	\$25,001 - \$50,000	N/A									
	\$50,001 - \$150,000	Express issue (Adaptable 0-75 Integral 18-65)									
Electronic or paper	\$150,001 - \$350,000	1	1	1	1	1	1	4	4	5	5A
	\$350,001 - \$500,000	1	1	1	1	3	4	4	5	5	5A
	\$500,001 - \$1,000,000	13	4	4	4	4	5	5	5	5	5A
	\$1,000,001 - \$2,000,000	13	4	4	4	5	5	5	5	5	5A
	\$2,000,001 - \$5,000,000	13	4	4	5	5	5	5	5	7	7A
	More than \$5,000,000	8	8	8	8	8	8	8	8	8	8A

TERM LIFE INSURANCE (T-10 SUPERIOR+, T-20 SUPERIOR+ AND T-30 SUPERIOR+)

Application	Amount	Age						
		18 to 35	36 to 40	41 to 45	46 to 50	51 to 55	56 to 60	61 to 65
Electronic only	\$50,001 - \$150,000	Express issue						
Electronic or paper	\$150,001 - \$249,999	1	1	1	1	1	4	4
	\$250,000 - \$499,999*	4	4	4	4	4	4	5
	\$500,000 - \$999,999*	4	4	4	4	5	5	5
	\$1,000,000 - \$1,999,999*	4	4	4	5	5	5	5
	\$2,000,000 - \$5,000,000*	4	4	5	5	5	5	5
	More than \$5,000,000*	8	8	8	8	8	8	8

* Preferred and super preferred rates available

JUVENILE 30/100

Application	Amount	Age
		0 to 15
Electronic only	\$100,000	Express issue

CRITICAL ILLNESS INSURANCE (ADAPCI)

Application	Amount	Age							
		0 to 15	16 to 35	36 to 40	41 to 45	46 to 50	51 to 55	56 to 60	61 to 65
Paper only	\$0 - \$99,999	1	1	1	1	1	9	9	9
	\$100,000 - \$250,000	1	3	3	3	3	9	9	10
	\$250,001 - \$500,000	13	4	4	4	4	10	10	10
	\$500,001 - \$999,999	13	4	4	5	5	11	11	11
	\$1,000,000 or more	13	6	6	6	6	12	12	12

LEGEND	
1) Tele interview	10) Paramedical, full blood profile, prostate specific antigen and electrocardiogram
2) Paramedical	11) Medical exam, full blood profile, prostate specific antigen, electrocardiogram and chest-x-ray (for smokers and ex-smokers for 2 years or less)
3) Paramedical with urine HIV	12) Medical exam, full blood profile, prostate specific antigen, stress ECG and chest-x-ray (for smokers and ex-smokers for 2 years or less)
4) Paramedical with full blood profile	13) At the discretion of the underwriter
5) Paramedical with full blood profile and electrocardiogram	A) "Individuals over 70 years of age" questionnaire EQC082
6) Medical exam with full blood profile and electrocardiogram	
7) Paramedical with full blood profile and stress ECG	
8) Preliminary Application to submit to the head office	
9) Paramedical, full blood profile and prostate specific antigen	

To determine underwriting requirements, add to the new application all life insurance requests (application under review or contract issued) submitted to UV Insurance or other insurance companies within the last 12 months and still in force.

UV Insurance reserves the right to request any additional requirements in relation to the risk assessment.

UV Insurance is a business name and trademark of The Union Life Mutual Assurance Company.