

## Reference Guide

Eligibility Questionnaire Simplified Issue |  
Child Rider (Life Insurance)

### Adaptable | Integral | Term Life Insurance Superior+ (T-10, T-20, T-30)

#### Legend Types of Issue



**Express**  
\$50,001 to \$150,000

#### Characteristics

##### 14 days to age 17

- ▶ \$20,000 term life insurance
- ▶ Convertible at age 25 for a maximum of \$100,000
- ▶ \$50/year premium for the first 2 children, no premium for any additional children
- ▶ Each child has his own coverage

#### Eligibility Questions



1. Has an application for the child to be insured already been declined, postponed or changed in any way?	●
2. If the child to be insured is under 12 months old, was the birth premature by more than four (4) weeks? (If the child is 12 months or older, enter no)	●
3. Does the child to be insured suffer from: Cystic fibrosis, cerebral palsy, muscular dystrophy, intellectual disability, autism, Asperger's syndrome, pervasive developmental disorder (PDD) or trisomy 21?	●
4. Does the child to be insured suffer from a disease requiring daily or weekly treatment and/or regular medical follow-ups, other than: attention deficit disorders with or without hyperactivity (ADD/ADHD), asthma, otitis, cold, flu or benign skin conditions?	●
<b>5. In the last six (6) months:</b>	
a) Has the child to be insured been hospitalized?	●
b) Did a physician mention abnormal results following a diagnostic test on the child to be insured?	●
c) Did a physician advise the child to be insured to undergo a diagnostic test, a special test, or any surgery?	●
d) Did a physician advise the child to be insured to consult another physician, a specialist, or to undergo a medical investigation that has not yet been done?	●