

Simplified Issue Reminder for ages 16 to 75

Legend: No eligibility questions Under certain conditions Declined

Common medical conditions	Life Insurance Express	Life Insurance Immediate	Disability Credit Insurance Rider
ADD and ADHD			Exclusion or declined
Anemia			
Arrhythmia and heart murmur			
Arthritis, osteoarthritis and osteoporosis			Exclusion or declined
Asthma			
Atrial fibrillation			
Autism			
Bariatric surgery		Accepted six months after surgery	
Back disorders or musculoskeletal disorders			Exclusion or declined
Basal cell carcinoma			
Blood pressure			
Cholesterol			
Chronic obstructive pulmonary disease (emphysema and chronic bronchitis)	Accepted without daily oxygen administration	Accepted without daily oxygen administration	
Concussion			
COVID-19			
Crohn's disease and ulcerative colitis			
Endometriosis			
Epilepsy			
Down syndrome (trisomy 21)			
Fibromyalgia			Exclusion or declined
Hypothyroidism and hyperthyroidism			
Insulin-dependent diabetes	Accepted if diagnosed less than 20 years ago and no changes in medication in the last 6 months	Accepted if age 31 and older at the time underwriting and diagnosed less than 20 years ago, no changes in medication in the last 6 months and no troubles related to diabetes	
Lupus			
Lyme disease			
Multiple sclerosis			
Narcolepsy			
Nervous disorder: anxiety, depression, adjustment adaptation disorder, chronic fatigue, post-traumatic shock, burnout, panic disorder, eating disorder			Exclusion or declined
Non-insulin-dependent diabetes		Accepted if aged 31 or older at time of underwriting and no troubles related to diabetes	
Pericarditis			
Pulmonary embolism			Accepted if not related to a coagulation condition and must not be under blood thinner
Sleep apnea			
Tachycardia			
Shingles			

Drug and alcohol	Life Insurance Express	Life Insurance Immediate	Disability Credit Insurance Rider
Alcohol consumption	✔	✔	✔
Hard drugs	⚠ Accepted if 2 years minimum without consumption	⚠ Accepted if 5 years minimum without consumption	⚠ Express: accepted if 2 years minimum without consumption Immediate: 10 years minimum without consumption
Marijuana ¹	✔	✔	✔
Treatment, residential stay or medical advice related to drugs, including marijuana, or alcohol	⚠ 2 years necessary following the event	⚠ 5 years necessary following the event	⚠ Express: deferred 2 years Immediate: deferred 10 years

¹ Non-smoker status if not mixed with tobacco products.

Lifestyle habits	Life Insurance Express	Life Insurance Immediate	Disability Credit Insurance Rider
Aviation	✔	✔	⚠ Aviation-related occupations: not eligible. Check general exclusions of the Credit Insurance Rider.
Category or type of occupation	✔	✔	⚠ Some occupations are declined or limited to 2 years of benefits
Criminal history, including impaired driving	⚠ Accepted 3 years after charges or having been convicted of a crime	⚠ Accepted 5 years after charges or having been convicted of a crime	⚠ Express: accepted 3 years after charges or having been convicted of a crime. Immediate: accepted 10 years after charges or having been convicted of a crime
Hazardous sports	✔	✔	⚠ No questions, but check general exclusions of the Credit Insurance Rider
Driving offence	✔	⚠ Accepted if three offences or less in the last 12 months	✔ Express: no questions ⚠ Immediate: accepted if three offences or less in the last 12 months
Medical family history	✔	⚠ Refused if medical family history of Huntington's disease and polycystic kidney disease not investigated	✔
Height and weight	✔	⚠ Minimum/maximum weight according to height chart below	✔ Express: no questions ⚠ Immediate: minimum/maximum weight according to height chart below
Suspended or revoked driver's license	✔	⚠ Accepted 24 months after revocation of driver's license	✔ Express: no questions ⚠ Immediate: Accepted 24 months after revocation of driver's license
Trips abroad	⚠ Accepted if travel is less than 12 weeks in the next 12 months. If travel is more than 12 weeks in the next 12 months, accepted only in the following regions: North America, Caribbean (excluding Haiti), United Kingdom, European Union countries		
Work interruption and disability	✔	✔	⚠ Exclusion or declined

Table of constitution (minimum/maximum weight according to height) – In Immediate only

Height	Feet/inches	4' 8" – 4' 10"	4' 11" – 5' 1"	5' 2" – 5' 4"	5' 5" – 5' 7"	5' 8" – 5' 10"	5' 11" – 6' 1"	6' 2" – 6' 4"	6' 5" – 6' 7"
	Meters	1,42 – 1,49	1,50 – 1,56	1,57 – 1,64	1,65 – 1,72	1,73 – 1,79	1,80 – 1,87	1,88 – 1,95	1,96 – 2,01
Weight	Pounds	79 – 190	87 – 200	94 – 220	104 – 240	115 – 260	125 – 282	136 – 305	147 – 333
	Kg	36 – 86	39 – 91	43 – 100	47 – 109	52 – 118	57 – 128	61 – 138	66 – 151

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