Manulife

Evidence of Insurability Requirements Critical Illness Insurance

Paper and **electronic** applications

Amount	To $100,000	$100,001 – $250,000	$250,001 – $500,000	$500,001 – $1,000,000	$1,000,001 – $2,000,000
Age 18-35	NM or TI	NM or TI Urine HIV	NM or TI VITALS IBP/Urine	NM with PARA or TI with VITALS and IBP/Urine APS	NM with PARA or TI with vitals and IBP/Urine APS
36-40	NM or TI	NM or TI Urine HIV	NM or TI VITALS IBP/Urine	NM with PARA or TI with Vitals and IBP/Urine APS	NM with PARA or TI with Vitals and IBP/Urine EKG APS
41-45	NM or TI	NM or TI VITALS IBP/Urine	NM with PARA or TI with Vitals and IBP/Urine APS	NM with PARA or TI with Vitals and IBP/Urine EKG APS	NM with PARA or TI with Vitals and IBP/Urine EKG APS
46-50	NM or TI	NM with PARA or TI with Vitals and IBP/Urine	NM with PARA or TI with Vitals and IBP/Urine APS	NM with PARA or TI with Vitals and IBP/Urine EKG APS	NM with PARA or TI with Vitals and IBP/Urine EKG APS
51-55	NM with PARA or TI with Vitals and IBP/Urine PSA for males	NM with PARA or TI with Vitals and IBP/Urine PSA for males APS	NM with PARA or TI with Vitals and IBP/Urine PSA for males EKG APS	NM with PARA or TI with Vitals and IBP/Urine PSA for males EKG APS	NM with PARA or TI with Vitals and IBP/Urine PSA for males EKG APS
56-60	NM with PARA or TI with Vitals and IBP/Urine PSA for males	NM with PARA or TI with Vitals and IBP/Urine PSA for males APS	NM with PARA or TI with Vitals and IBP/Urine PSA for males EKG APS	NM with PARA or TI with Vitals and IBP/Urine PSA for males EKG APS	NM with PARA or TI with Vitals and IBP/Urine PSA for males EKG APS

Legend

NM	Non-Medical – paper application or long e-application
TI	Tele-interview – short Eapp
APS	Attending Physician's Statement
EKG	Standard 12-lead electrocardiogram * see page 2 for non-routine EKG
IBP	Insurance blood profile including AIDS antibody test
MED EXAM	Medical by Physician
PARA	Paramedical
PSA	Prostate Specific Antigen Test
Urine	Microscopic urinalysis
Urine HIV	Microscopic urinalysis with HIV
VITALS	Height, weight and blood pressure taken by a paramed nurse. For males, also chest and waist measurement.

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How to determine the amount of insurance

- Include all amounts you're currently applying for plus any amounts applied for and issued by Manulife in the past 12 months.
- If both life insurance and critical illness insurance are applied for, check the underwriting requirements for each product. The most extensive set of requirements will apply.
- Additional policies – Total the amount of coverage as described above. Using the combined total, check the underwriting requirements for each product. The most extensive set of requirements will apply.

Important notes about underwriting requirements

- The Company reserves the right to request any requirement deemed necessary by Underwriting regardless of age, amount or product.
- For Paper/Long E-Applications – Non-medical or paramedical exam will apply
- For Short E-Applications – TI or TI with vitals will apply
- Attending Physician's Statements (APS) are ordered by Head Office.
- Use of other company's medical papers is allowed provided all of our routine requirements are included.
- Medical requirements are deemed current for a period not exceeding 12 months.
- A covering letter from the advisor is recommended for amounts over $1,000,000.
- Executive Physical: if the applicant has undergone an executive physical within the 12 months previous to the application date, please provide copies of all results with application and do not order any routine age and amount requirements. We may be able to use the results from the executive physical in lieu of routine age and amount requirements. We will review the results of the executive physical and advise if any additional requirements are necessary.
- Electrocardiogram (EKG) requirements: if the applicant has undergone an EKG within the 6 months previous to the application date, please provide results with application. A current EKG will not be required.

* An EKG may be required for various conditions which may include: a personal history of Diabetes, Impaired Fasting Glucose/Impaired Glucose Tolerance; a personal (or 2+ family member) history of Cardiovascular or Cerebrovascular disease, or with a combination of various other risk factors including high Cholesterol, Hypertension, Family history of heart disease, tobacco use, or as deemed necessary by Underwriting.

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