Manulife

Evidence of Insurability Requirements Life Insurance

Paper and **electronic** applications

Amount	$0 - $99,999	$100,000 - $250,000	$250,001 - $500,000	$500,001 - $1,000,000	$1,000,001 - $2,000,000	$2,000,001 - $3,000,000	$3,000,001 - $5,000,000	$5,000,001 - $9,999,999	$10,000,000 and up
Age 0 - 17	NM or TI	NM or TI	NM or TI	NM or TI APS	Med exam APS MVR	Med exam APS MVR	Med exam APS MVR	Med exam APS MVR Financial STMTS	Med exam APS MVR Financial STMTS
18 - 40	NM or TI	NM or TI	NM or TI	NM or TI	NM with PARA or TI with Vitals and IBP/Urine MVR	NM with PARA or TI with Vitals and IBP/Urine APS MVR	NM with PARA or TI with Vitals and IBP/Urine APS MVR	NM with PARA or TI with Vitals and IBP/Urine APS MVR Financial STMTS	NM with PARA or TI with Vitals and IBP/Urine APS MVR Financial STMTS
41 - 45	NM or TI	NM or TI	NM or TI	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 APS	NM with PARA or TI with Vitals and IBP/Urine APS EKG Financial STMTS	NM with PARA or TI with Vitals and IBP/Urine APS EKG MVR Financial STMTS
46 - 50	NM or TI	NM or TI	NM or TI	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 APS	NM with PARA or TI with Vitals and IBP/Urine APS EKG Financial STMTS	NM with PARA or TI with Vitals and IBP/Urine APS EKG MVR Financial STMTS
51 - 55	NM or TI	NM or TI and Vitals IBP/Urine	NM with PARA or TI with Vitals and IBP/Urine	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 APS	NM with PARA or TI with Vitals and IBP/Urine APS	NM with PARA or TI with Vitals and IBP/Urine APS EKG Financial STMTS	NM with PARA or TI with Vitals and IBP/Urine APS MVR Financial STMTS EKG (NS) or STRESS EKG (SMKR or DM)
56 - 60	NM with PARA or TI with Vitals	NM with PARA or TI with Vitals and IBP/Urine	NM with PARA or TI with Vitals and IBP/Urine	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 APS	NM with PARA or TI with Vitals and IBP/Urine APS	NM with PARA or TI with Vitals and IBP/Urine EKG APS Financial STMTS	NM with PARA or TI with Vitals and IBP/Urine APS MVR Financial STMTS EKG (NS) or STRESS EKG (SMKR or DM)
61 - 69	NM with PARA or TI with Vitals	NM with PARA or TI with Vitals and IBP/Urine	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 APS	NM with PARA or TI with Vitals and IBP/Urine APS	NM with PARA or TI with Vitals and IBP/Urine APS	NM with PARA or TI with Vitals and IBP/Urine EKG APS Financial STMTS	NM with PARA or TI with Vitals and IBP/Urine APS MVR Financial STMTS EKG (NS) or STRESS EKG (SMKR or DM)
70 - 74	NM with PARA or TI with Vitals and 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	NM with PARA or TI with Vitals and IBP/Urine EKG APS	NM with PARA or TI with Vitals and IBP/Urine EKG APS MVR	NM with PARA or TI with Vitals and IBP/Urine EKG APS MVR	NM with PARA or TI with Vitals and IBP/Urine EKG APS MVR	NM with PARA or TI with Vitals and IBP/Urine EKG APS MVR Financial STMTS	NM with PARA or TI with Vitals and IBP/Urine EKG APS MVR Financial STMTS
75 and +	NM with PARA or TI with Vitals and MAS APS	NM with PARA or TI with Vitals and MAS IBP/Urine EKG APS	NM with PARA or TI with Vitals and MAS IBP/Urine EKG APS	NM with PARA or TI with Vitals and MAS IBP/Urine EKG APS	NM with PARA or TI with Vitals and MAS IBP/Urine EKG APS MVR	NM with PARA or TI with Vitals and MAS IBP/Urine EKG APS MVR	NM with PARA or TI with Vitals and MAS IBP/Urine EKG APS MVR	NM with PARA or TI with Vitals and MAS IBP/Urine EKG APS MVR Financial STMTS	NM with PARA or TI with Vitals and MAS IBP/Urine EKG APS MVR Financial STMTS

Legend

NM	Non-Medical - paper application or long e-application
TI	Tele-interview - short Eapp
APS	Attending Physician's Statement
DM	Diabetic
EKG	Standard 12 lead electrocardiogram * see page 2 for non-routine EKG
FINANCIAL STMTS	Company financial statement if business insurance, covering a period of 2 years
IBP/URINE	Insurance blood profile including HIV antibody test and microscopic urinalysis
MAS	Mature Age Supplement for ages 70 and over
MED EXAM	Medical by Physician
MVR	Motor vehicle report (B.C. and Quebec: submit signed provincial authorization form)
NS	Non-smoker
PARA	Paramedical
SMKR	Smoker
STRESS EKG	Stress test EKG
VITALS	Height, weight and blood pressure taken by a paramedical nurse. For males, also chest and waist measurement.

Manulife

How to determine the amount of insurance

- For life 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 are applied for, check the underwriting requirements for each product. The most extensive set of requirements will apply.
- Synergy combination insurance – use the life insurance amount and requirements.
- For financial requirements on business insurance, include the total of all inforce, plus any pending coverage applied for from Manulife or any other insurance company in the past 12 months on all partners. For example, if 4 partners each apply for $2.5 million, the total insurance for the business is $10 million so financial statements are required.
- Inspection Report - as deemed necessary by Underwriting.
- If the Business Value Protector Rider (BVP) or a Guaranteed Insurability Rider is applied for, use the larger of the face amount of the life coverage or the amount of the rider. Financial Statements are required for a BVP to determine the BVP amount.
- If the insurance is for business needs, we consider the total amount currently applied for on all partners. For example, if three partners each apply for $2 million, the total insurance for the business is $6 million and a Financial Statement will be required.
- 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- Application – Non-Medical or Paramedical requirements apply
- For Short E-Application – TI or TI with vitals requirements apply
- Attending Physician's Statements (APS), Inspection Reports and Motor Vehicle Reports (MVR) are ordered by Head Office.
- Use of other company's medical papers is allowed provided all of our routine requirements are included and evidence is current.
- Medical requirements are deemed current for a period not exceeding 12 months to age 69. Ages 70 and over requirements are current for six months.
- 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 12 months previous to the application date, please provide results with application. A current EKG will not be required.
- For ages 80 and over, a preliminary application is required. Additional requirements should not be ordered until after the Underwriter has assessed the application and APS to determine potential insurability.
- A medical by any physician OTHER THAN the personal physician can be used (including physicians arranged through paramedical facilities).
- A covering letter from the advisor is recommended for amounts over $1,000,000.
- Maximum amount of accidental death coverage for all companies is $1,000,000.
- Recent Immigrants (in Canada less than one year) and those who are not yet permanent residents – Please refer to the "Pre-Underwriting Checklist for Recent Immigrants" on Repsource which includes article entitled "We're Opening the Door to 'Soon to be Canadians'."

Face amounts of $10,000,000 or more

- Insureds who are smokers or are diabetic – a STRESS EKG will be required instead of an EKG
- If an insured has not seen a physician within 2 years a Medical Exam by M.D. and STRESS EKG will be required along with routine age and amount requirements.
- A cover letter and financial statements covering a period of 2 years are 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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