

# NEWCOMERS UNDERWRITING GUIDELINES

FOR ADVISORS USE ONLY



**Assumption Life**

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Assumption Life will treat all preliminary inquiries regarding newcomers according to the guidelines in this document.

If you submit an application that does not meet all our criterias for newcomers, we will assess the application and communicate our decision after our assessment.

This guide is for information purposes only. Assumption Life reserves the right to change these guidelines at any time without prior notice.

Assumption Life also reserves the right to request any underwriting requirements deemed necessary that may differ from what is indicated in this document.

Assumption Life requires the Questionnaire for Newcomers (5225-00A) when the present residency status of the applicant is other than a Canadian citizen or permanent resident for all products.

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## Translation

For all products, advisors who speak the client's language may translate an application up to \$750,000 provided he/she is not the beneficiary, contingent beneficiary, payer, or owner of the policy.

For simplified issue products, if the advisor prefers not to be held responsible for the translation of the application, we will accept any of the following guidelines:

- a certified translator to act as the translator and we will require a copy of the certification. The cost for this translation is the responsibility of the advisor or the client.
- a family doctor's report provided the client has been living in Canada and has a family doctor for a minimum of 5 years. The cost for this medical report is the responsibility of the advisor or the client.
- a translator from a third party provided this person has no interest in the insurance policy such as the beneficiary, contingent beneficiary, payer, or owner of the policy; or
- as a last choice, a family member can act as the translator provided this person has no interest in the policy such as the beneficiary, contingent beneficiary, payer, or owner of the policy. The advisor must provide the full name of the translator.

For underwritten products, if the advisor prefers not to be held responsible for the translation of the application or if the amount is over \$750,000, we will request a paramedical questionnaire to be completed by a health professional:

- who can translate in the applicant's language.
- if there is no health professional available who speaks the applicant's language, the health professional has the right to use a translator from a third party provided this person has no interest in the insurance policy such as the beneficiary, contingent beneficiary, payer, or owner of the policy; or
- as a last choice, the health professional can use a family member as the translator provided this person has no interest in the policy. The health professional must provide us with the translator's full name to ensure that this person has no interest in the policy.

## Categories that will not be considered by Assumption Life for any of its fully underwritten and simplified issue products.

### Holders of a super visa

**Asylum claimants** – Individuals making an asylum claim in Canada will not be considered for insurance even if they hold a work permit or other immigration permit. Once they are accepted as convention refugees, they are eligible under the convention refugee guidelines.

**Holders of a visitor visa**, unless they are the spouse or child of an individual who qualifies for coverage (See Insured's Spouse and Children category).

# Holders of a Temporary Work Permit, Open Work Permit, Employer-Specific Work Permit (Non-Government Sponsored), Caregivers or Nannies, and/or Post-Graduation Work Permit (PGWP)

## TRADITIONAL PRODUCTS (UNDERWRITTEN)

<b>Coverage available</b>	<ul style="list-style-type: none"> <li>• <b>Life Insurance:</b> All products, up to \$750,000. Requests exceeding this amount are subject to a case-by- case basis and submitted to reinsurance for review</li> <li>• <b>Critical Protection:</b> Maximum coverage amount</li> <li>• <b>Additional Benefit Riders:</b> <ul style="list-style-type: none"> <li>• Critical Illness rider</li> <li>• Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if the spouse and children reside in Canada</li> <li>• Child Insurance Benefit rider, contingent on the child residing in Canada</li> <li>• Exclusions: Disability Income, Waiver of Premium or Accidental Death riders</li> </ul> </li> </ul>
<b>Eligibility criteria</b> (required to apply)	<ul style="list-style-type: none"> <li>• Copy of a valid work permit</li> <li>• Complete questionnaire: 5525-00A–Questionnaire for Newcomers</li> <li>• Applicant’s work permit must be valid for at least 1 year and not expire within the next three months. If nearing expiration, confirmation of application for work permit renewal or application for permanent residence must be provided</li> <li>• Must intend to stay in Canada</li> </ul>
<b>Underwriting process</b>	<ul style="list-style-type: none"> <li>• Living in Canada for less than 1 year: Paramedical exam, blood/urine tests, hepatitis B and C screenings, in addition to standard underwriting process</li> <li>• Living in Canada for more than 1 year: Standard underwriting process</li> </ul>
<b>Other considerations</b>	<ul style="list-style-type: none"> <li>• All nationalities are eligible, but risk of return to the country of origin will be carefully assessed</li> </ul>

## SIMPLIFIED ISSUE PRODUCTS

<b>Coverage available</b>	<ul style="list-style-type: none"> <li>• <b>Life Insurance:</b> Maximum coverage amounts available of the selected product</li> <li>• <b>Additional Benefit Riders:</b> <ul style="list-style-type: none"> <li>• Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if the spouse and children reside in Canada</li> <li>• Child Insurance Benefit rider, contingent on the child residing in Canada</li> <li>• Exclusions: Accidental Death rider</li> </ul> </li> </ul>
<b>Eligibility criteria</b> (required to apply)	<ul style="list-style-type: none"> <li>• Copy of a valid work permit</li> <li>• Complete questionnaire: 5525-00A–Questionnaire for Newcomers</li> <li>• Applicant’s work permit must be valid for at least 1 year and not expire within the next three months. If nearing expiration, confirmation of a work permit renewal or permanent residency application must be provided</li> <li>• Must intend to stay in Canada</li> </ul>
<b>Other considerations</b>	<ul style="list-style-type: none"> <li>• All nationalities are eligible</li> </ul>

## Holders of a Study Permit

### TRADITIONAL PRODUCTS (UNDERWRITTEN)

<b>Coverage available</b>	<ul style="list-style-type: none"><li>• <b>Life Insurance:</b><ul style="list-style-type: none"><li>• Students under the age of 18 who intend to stay in Canada are eligible for coverage of up to \$250,000, without exceeding the selected product's maximum amount</li><li>• Students ages 18 and older, attending school, college, or university with the intention to remain in Canada, are eligible for coverage up to \$500,000, without exceeding the selected product's maximum amount. Requests exceeding this amount are subject to a case-by-case basis and submitted to reinsurance for review</li></ul></li><li>• <b>Critical Protection:</b> Maximum coverage amount</li><li>• <b>Additional Benefit Riders:</b><ul style="list-style-type: none"><li>• Critical Illness rider</li><li>• Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if the spouse and children reside in Canada</li><li>• Child Insurance Benefit rider, contingent on the child residing in Canada</li><li>• Exclusions: Disability Income, Waiver of Premium or Accidental Death riders</li></ul></li></ul>
<b>Eligibility criteria</b> (required to apply)	<ul style="list-style-type: none"><li>• Copy of a valid study permit</li><li>• Complete questionnaire: 5525-00A–Questionnaire for Newcomers</li><li>• Student must confirm full-time enrollment in a Canadian school, college, or university</li><li>• Must intend to stay in Canada</li></ul>
<b>Underwriting process</b>	<ul style="list-style-type: none"><li>• Living in Canada for less than 1 year: Paramedical exam, blood/urine tests, hepatitis B and C screenings, in addition to standard underwriting process</li><li>• Living in Canada for more than 1 year: Standard underwriting process</li></ul>
<b>Other considerations</b>	<ul style="list-style-type: none"><li>• All nationalities are eligible, but risk of return to the country of origin will be carefully assessed</li></ul>

### SIMPLIFIED ISSUE PRODUCTS

<b>Coverage available</b>	<ul style="list-style-type: none"><li>• <b>Life Insurance:</b> Coverage up to \$500,000, without exceeding the selected product's maximum amount</li><li>• <b>Additional Benefit Riders:</b><ul style="list-style-type: none"><li>• Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if the spouse and children reside in Canada</li><li>• Child Insurance Benefit rider, contingent on the child residing in Canada</li><li>• Exclusions: Accidental Death rider</li></ul></li></ul>
<b>Eligibility criteria</b> (required to apply)	<ul style="list-style-type: none"><li>• Copy of a valid study permit</li><li>• Complete questionnaire: 5525-00A–Questionnaire for Newcomers</li><li>• Student must confirm full-time enrollment in a Canadian school, college, or university</li><li>• Must intend to stay in Canada</li></ul>
<b>Other considerations</b>	<ul style="list-style-type: none"><li>• All nationalities are eligible</li></ul>

## Holders of a Certificat de sélection du Québec (CSQ) and Provincial Nominees for Professional/Skilled Workers

### TRADITIONAL PRODUCTS (UNDERWRITTEN)

<b>Description</b>	<ul style="list-style-type: none"> <li>• <b>Professional Skilled Workers:</b> Usually require a university degree. (Examples: physicians, lawyers, pharmacists, engineers, nurses, teachers, software developers, managers, directors, administrators.)</li> <li>• <b>Skilled Workers:</b> Usually require a college diploma. (Examples: apprenticeship training or supervision, electricians, plumbers, mechanics, medical technologists.)</li> </ul>
<b>Coverage available</b>	<ul style="list-style-type: none"> <li>• <b>Life Insurance:</b> All products, up to \$1,000,000</li> <li>• <b>Critical Protection:</b> Maximum coverage amount</li> <li>• <b>Additional Benefit Riders:</b> <ul style="list-style-type: none"> <li>• Critical Illness rider</li> <li>• Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if the spouse and children reside in Canada</li> <li>• Child Insurance Benefit rider, contingent on the child residing in Canada</li> <li>• Exclusions: Disability Income, Waiver of Premium or Accidental Death riders</li> </ul> </li> </ul>
<b>Eligibility criteria</b> (required to apply)	<ul style="list-style-type: none"> <li>• Copy of the provincial nominee acceptance letter or the Certificat de sélection du Québec (CSQ)</li> <li>• Complete questionnaire: 5525-00A–Questionnaire for Newcomers</li> <li>• Must intend to stay in Canada</li> </ul>
<b>Underwriting process</b>	<ul style="list-style-type: none"> <li>• Living in Canada for less than one year: Paramedical exam, blood/urine tests, hepatitis B and C screenings, in addition to standard underwriting process</li> <li>• Living in Canada for more than one year: Standard underwriting process</li> </ul>
<b>Other considerations</b>	<ul style="list-style-type: none"> <li>• All nationalities are eligible, but risk of return to the country of origin will be carefully assessed</li> </ul>

### SIMPLIFIED ISSUE PRODUCTS

<b>Coverage available</b>	<ul style="list-style-type: none"> <li>• <b>Life Insurance:</b> Maximum coverage amount available of the selected product</li> <li>• <b>Additional Benefit Riders:</b> <ul style="list-style-type: none"> <li>• Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if the spouse and children reside in Canada</li> <li>• Child Insurance Benefit rider, contingent on the child residing in Canada</li> <li>• Exclusions: Accidental Death rider</li> </ul> </li> </ul>
<b>Eligibility criteria</b> (required to apply)	<ul style="list-style-type: none"> <li>• Copy of the provincial nominee acceptance letter or the Certificat de sélection du Québec (CSQ)</li> <li>• Complete questionnaire: 5525-00A–Questionnaire for Newcomers</li> <li>• Must intend to stay in Canada</li> </ul>
<b>Other considerations</b>	<ul style="list-style-type: none"> <li>• All nationalities are eligible</li> </ul>

## Convention Refugees and Persons in Need of Protection (Accepted by the Immigration and Refugee Board of Canada)

### TRADITIONAL PRODUCTS (UNDERWRITTEN)

<b>Coverage available</b>	<ul style="list-style-type: none"> <li>• <b>Life Insurance:</b> All products, up to \$250,000</li> <li>• <b>Critical Protection:</b> Not eligible</li> <li>• <b>Additional Benefit Riders:</b> <ul style="list-style-type: none"> <li>• Critical Illness rider</li> <li>• Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if the spouse and children reside in Canada</li> <li>• Child Insurance Benefit rider, contingent on the child residing in Canada</li> <li>• Exclusions: Disability Income, Waiver of Premium or Accidental Death riders</li> </ul> </li> </ul>
<b>Eligibility criteria</b> (required to apply)	<ul style="list-style-type: none"> <li>• Applicant must be living in Canada for 6 months or more</li> <li>• Applicant must be employed full-time and living in a stable environment</li> <li>• Complete questionnaire: 5525-00A–Questionnaire for Newcomers</li> <li>• Applicant must confirm they have applied for permanent residence in Canada</li> <li>• Applicant with a medical history must have an established physician in Canada</li> <li>• Copy of a notice of decision issued by the Immigration and Refugee Board of Canada confirming acceptance as a convention refugee or Person in need of protection. Examples of these documents are available on page 8</li> <li>• Must intend to stay in Canada</li> </ul>
<b>Underwriting process</b>	<ul style="list-style-type: none"> <li>• Living in Canada for more than 6 months but less than 1 year: Paramedical exam, blood/urine tests, hepatitis B and C screenings, in addition to standard underwriting process</li> <li>• Living in Canada for more than 1 year: Standard underwriting process</li> </ul>
<b>Other considerations</b>	<ul style="list-style-type: none"> <li>• All nationalities are eligible, but risk of return to the country of origin will be carefully assessed</li> </ul>

### SIMPLIFIED ISSUE PRODUCTS

<b>Coverage available</b>	<ul style="list-style-type: none"> <li>• <b>Life Insurance:</b> Up to \$250,000, without exceeding the selected product's maximum amount</li> <li>• <b>Additional Benefit Riders:</b> <ul style="list-style-type: none"> <li>• Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if the spouse and children reside in Canada</li> <li>• Child Insurance Benefit rider, contingent on the child residing in Canada</li> <li>• Exclusions: Accidental Death rider</li> </ul> </li> </ul>
<b>Eligibility criteria</b> (required to apply)	<ul style="list-style-type: none"> <li>• Complete questionnaire: 5525-00A–Questionnaire for Newcomers</li> <li>• Applicant must confirm they have applied for permanent residence in Canada</li> <li>• Copy of a notice of decision issued by the Immigration and Refugee Board of Canada confirming acceptance as a convention refugee or Person in need of protection. Examples of these documents are available on page 8</li> <li>• Must intend to stay in Canada</li> </ul>
<b>Other considerations</b>	<ul style="list-style-type: none"> <li>• All nationalities are eligible</li> </ul>

## Dual Citizenship (Canadian and American)

### TRADITIONAL PRODUCTS (UNDERWRITTEN)

<b>Coverage available</b>	<ul style="list-style-type: none"> <li>• <b>Life Insurance products:</b> All products, maximum coverage amount available of the selected product</li> <li>• <b>Critical Protection:</b> Maximum coverage amount</li> <li>• <b>Additional Benefit Riders:</b> <ul style="list-style-type: none"> <li>• Critical Illness rider</li> <li>• Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if the spouse and children reside in Canada.</li> <li>• Child Insurance Benefit rider, contingent on child residing in Canada</li> <li>• Exclusions: Disability Income, Waiver of Premium or Accidental Death riders</li> </ul> </li> </ul>
<b>Eligibility criteria</b> (required to apply)	<ul style="list-style-type: none"> <li>• N/A</li> </ul>
<b>Underwriting process</b>	<ul style="list-style-type: none"> <li>• Standard underwriting process</li> </ul>
<b>Other considerations</b>	<ul style="list-style-type: none"> <li>• The purpose of the insurance and insurable interest in Canada must be justified. If the applicant resides in the USA, the file will be submitted to reinsurance for review</li> </ul>

### SIMPLIFIED ISSUE PRODUCTS

<b>Coverage available</b>	<ul style="list-style-type: none"> <li>• <b>Life Insurance:</b> Maximum coverage amount available of the selected product</li> <li>• <b>Additional Benefit Riders:</b> <ul style="list-style-type: none"> <li>• Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if the spouse and children reside in Canada</li> <li>• Child Insurance Benefit rider, contingent on the child residing in Canada</li> <li>• Exclusions: Accidental Death rider</li> </ul> </li> </ul>
<b>Eligibility criteria</b> (required to apply)	<ul style="list-style-type: none"> <li>• Applicant must reside in Canada</li> </ul>
<b>Other considerations</b>	<ul style="list-style-type: none"> <li>• N/A</li> </ul>

## Insured's Spouse and Children

### TRADITIONAL PRODUCTS (UNDERWRITTEN)

<b>Coverage available</b>	<ul style="list-style-type: none"> <li>• <b>Life Insurance and Critical Protection:</b> <ul style="list-style-type: none"> <li>• Up to \$250,000, without exceeding the selected product's maximum amount. Requests exceeding this amount are subject to a case-by-case basis and submitted to reinsurance for review</li> <li>• Available as a rider on the primary Insured's policy only</li> <li>• Eligible up to a maximum of 50% of the primary Insured's coverage, provided the Insured's spouse or child lives in Canada.</li> </ul> </li> <li>• <b>Additional Benefit Riders:</b> <ul style="list-style-type: none"> <li>• Critical Illness rider</li> <li>• Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if the spouse and children reside in Canada</li> <li>• Child Insurance Benefit rider, contingent on the child residing in Canada</li> <li>• Exclusions: Disability Income, Waiver of Premium or Accidental Death riders</li> </ul> </li> </ul>
<b>Eligibility criteria</b> (required to apply)	<ul style="list-style-type: none"> <li>• The primary Insured must be a Canadian citizen, Permanent Resident (Landed Immigrant) or meet the newcomers underwriting guidelines</li> <li>• Complete questionnaire: 5525-00A–Questionnaire for Newcomers</li> <li>• Must intend to stay in Canada</li> </ul>
<b>Underwriting process</b>	<ul style="list-style-type: none"> <li>• Living in Canada for less than 1 year: Paramedical exam, blood/urine tests, hepatitis B and C screenings, in addition to standard underwriting process</li> <li>• Living in Canada for more than 1 year: Standard underwriting process</li> </ul>
<b>Other considerations</b>	<ul style="list-style-type: none"> <li>• N/A</li> </ul>

### SIMPLIFIED ISSUE PRODUCTS

<b>Coverage available</b>	<ul style="list-style-type: none"> <li>• <b>Life Insurance:</b> <ul style="list-style-type: none"> <li>• Up to \$250,000, without exceeding the selected product's maximum amount</li> <li>• Available as a rider on the primary Insured's policy only</li> <li>• Eligible up to a maximum of 50% of the primary Insured's coverage, provided the Insured's spouse or child lives in Canada.</li> </ul> </li> <li>• <b>Additional Benefit Riders:</b> <ul style="list-style-type: none"> <li>• Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if the spouse and children reside in Canada</li> <li>• Child Insurance Benefit rider, contingent on the child residing in Canada</li> <li>• Exclusions: Accidental Death rider</li> </ul> </li> </ul>
<b>Eligibility criteria</b> (required to apply)	<ul style="list-style-type: none"> <li>• The primary Insured must be a Canadian citizen, Permanent Resident (Landed Immigrant) or meet the newcomers underwriting guidelines</li> <li>• Complete questionnaire: 5525-00A–Questionnaire for Newcomers</li> <li>• Must intend to stay in Canada</li> </ul>
<b>Other considerations</b>	<ul style="list-style-type: none"> <li>• N/A</li> </ul>

# Sample Notice of Decision Document

Document required for Convention Refugees and Persons in need of protection application (referenced on page 5 of this document).

	Immigration and Refugee Board of Canada Refugee Protection Division	Commission de l'immigration et du statut de réfugié du Canada Section de la protection des réfugiés	RPD File:
<b>NOTICE OF DECISION</b> [Immigration and Refugee Protection Act, subsection 107(1)] [Refugee Protection Division Rules, rule 67]			
Member _____			
In the claims for refugee protection of:      Date of birth:      UCI:			
_____			
The claims were heard on June 29, 2021.			
The Refugee Protection Division determines that <b>the claimants are Convention refugees and therefore accepts the claims.</b>			
The reasons for the decision are attached.			
July 9, 2021	SMG, Registry Officer For the Registrar Tel: 1-866-790-0581		
RPD.29.04 (July 31, 2018) Disponible en français			

	Immigration and Refugee Board of Canada Refugee Protection Division	Commission de l'immigration et du statut de réfugié du Canada Section de la protection des réfugiés	RPD File:
<b>NOTICE OF DECISION</b> [Immigration and Refugee Protection Act, subsection 107(1)] [Refugee Protection Division Rules, rule 67]			
Member _____			
In the claims for refugee protection of:      Date of birth:      UCI:			
_____			
The claims were heard on January 2, 2024 and April 9, 2024.			
The Refugee Protection Division determines that <b>the claimants are persons in need of protection and therefore accepts the claims.</b>			
The reasons for the decision are attached.			
June 12, 2024	CSA, Registry Officer For the Registrar Tel: 1-866-790-0581		
RPD.29.04 (July 31, 2018) Disponible en français			

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underwriting page.

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Assumption Mutual Life Insurance Company,  
doing business under the name Assumption Life