

# SIMPLIFIED ISSUE INSURANCE SOLUTIONS



**Assumption Life**

# The simplified issue insurance experts

Each year, many Canadians are declined for underwritten insurance coverage, thus leaving thousands of families without a safety net. Applying for underwritten life insurance can be a long and strenuous process and sometimes insurance companies will only accept clients for underwritten insurance under a rated policy, meaning the client must pay more for the same coverage!



Trust the company that has been specializing in simplified issue life insurance solutions for **over 20 years**.

## Non face-to-face sales

Simplest process in the industry:

- No limits.
- No originals required.
- No delivery receipt required.

## Quick to issue – Quick to pay

- 48 hours for simplified issue products.
- Get paid twice weekly.

## We pay our claims!

- No post-claim underwriting.\*
- We pay all payable claims.

## Great Sales Support

- Advisor Corner Website – your Assumption Life business at your fingertips 24/7.
- Real-time online production reports – see your online business instantaneously.
- Direct access to in-house underwriting team.
- Online training tools.

## Great Financially Sound Mutual Company

- Over 110 years of experience.
- Rating of A- “Excellent” for the 18th consecutive year by A.M. Best.
- Solvency ratio of 135% (December 2018).

*\*No post-claim underwriting beyond the incontestability provision.*

# From the healthiest to the hard to insure. We've got you covered!

Assumption Life's simplified issue insurance solutions provide straightforward life insurance protection with no medical exam or blood tests. Find the right fit for your client's health condition thanks to our wide range of options. All of our simplified issue questionnaires are designed to be clear, simple and fair.

	NO MEDICAL PLUS	NO MEDICAL	GOLDEN PROTECTION	GOLDEN PROTECTION DEFERRED	TOTAL PROTECTION
Client health	♥♥♥♥♥	♥♥♥♥♥	♥♥♥♥♥	♥♥♥♥♥	♥♥♥♥♥
Maximum coverage	\$250,000	\$150,000	\$100,000	\$50,000	\$30,000   \$50,000
Number of questions	16	7	8	7	3   6
Immediate coverage	✓	✓	✓	X	X
Type of insurance	Whole Life or Term	Whole Life or Term	Whole Life	Whole Life	Whole Life
Price	\$	\$\$	\$\$\$	\$\$\$	\$\$\$\$

Coverage amounts vary from a minimum of \$1,000 up to \$250,000, and our products can be combined in different ways in order to meet your client's needs. A couple can even apply for two different simplified issue products under a single application or for a combination of permanent and term coverage.

Our worry-free application process takes all the guesswork out of the equation. As long as your client answers "no" to all the medical questions and the application information is verified by the MIB, Inc. (MIB), your client is approved!

## Quick simplified issue triage tool

Use the table below to see which solution would best fit your client's health condition. Start from the left column and move towards the right until your client is able to meet the indicated requirement. Your client must meet all the requirements under a same column in order to consider that solution.

DOES YOUR CLIENT HAVE ONE OF THESE CONDITIONS?	NO MEDICAL INSURANCE PLUS	NO MEDICAL INSURANCE	GOLDEN PROTECTION	TOTAL PROTECTION
Cancer or Leukemia	<b>5 years</b> (except for basal cell carcinoma, which we consider at any time)	<b>3 years</b> (except for basal cell carcinoma, which we consider at any time)	<b>2 years</b> for amounts up to \$50,000 <b>3 years</b> for amounts up to \$100,000 (except for basal cell carcinoma, which we consider at any time)	<b>2 years</b> (except for basal cell carcinoma, which we consider at any time)
Stroke	<b>5 years</b>	<b>3 years</b>	<b>2 years</b> for amounts up to \$50,000 <b>3 years</b> for amounts up to \$100,000	<b>2 years</b>
Angina, heart attack, coronary angioplasty or coronary artery bypass surgery	<b>5 years</b>	<b>3 years</b>	<b>2 years</b> for amounts up to \$50,000 <b>3 years</b> for amounts up to \$100,000	no restrictions for amounts up to \$30,000 <b>2 years</b> for amounts over \$30,000
Hepatitis B, Hepatitis C or cirrhosis of the liver	<b>5 years</b>	<b>3 years</b>	<b>2 years</b> for amounts up to \$50,000 <b>3 years</b> for amounts up to \$100,000	no restrictions
Type 1 or 2 diabetes	if no diabetic coma or hypoglycemic coma in past 5 years, but certain diabetes-related complications are excluded	if no diabetic coma or hypoglycemic coma in past 3 years	<b>2 years</b> for amounts up to \$50,000 <b>3 years</b> for amounts up to \$100,000 (if no diabetic or hypoglycemic coma)	no restrictions
Obesity	subject to non-standard height and weight table	subject to non-standard height and weight table	no restrictions	no restrictions
Declined in past 2 years	no restrictions	no restrictions	Yes, if declined by Assumption Life <b>Golden Protection Deferred</b> option if declined by other company	no restrictions

Please note that our quick simplified issue triage tool is only meant to be used as a helpful guide and does not guaranty that your client will qualify for a specific product. Please consult our medical questionnaires or contact your Business Development Manager in order to get more information.

## Product details

	TOTAL PROTECTION	GOLDEN PROTECTION		NO MEDICAL INSURANCE			
	Deferred	Immediate*		No Medical Whole Life	No Medical Whole Life Plus	No Medical Term	No Medical Term Plus
Issue Age	18-80	40-70	71-85	20-70		20-70	
Coverage	\$5,000 - \$50,000	\$1,000 - \$100,000	\$1,000 - \$50,000	\$10,000 - \$150,000	\$10,000 - \$250,000	\$50,000 - \$150,000	\$50,000 - \$250,000
20-pay Option		✓					
2-Year Waiting Period	✓						
Renewable							✓
Conversion Option							✓
Guaranteed Cash Values	✓	✓		✓	✓		
Reduced Paid-Up Option	✓	✓		✓	✓		
Accidental Death and Dismemberment Coverage	✓						
Transportation benefit	✓	✓		✓	✓	✓	✓
Living Benefit (50%, Terminal Illness)	✓	✓		✓	✓	✓	✓
<b>RIDERS AVAILABLE</b>							
Accidental Death		Included		✓	✓	✓	✓
Child Insurance Benefit				✓	✓	✓	✓
Accidental Fracture Plus		✓		✓	✓	✓	✓

\*Deferred option available for amounts up to \$50,000.

Learn about our wide range of products and solutions  
on our Advisor Corner:

[Assumption.ca/AdvisorCorner](http://Assumption.ca/AdvisorCorner)

or call our toll free number:

**1 (800) 455-7337**



Individual Insurance • Investments and Retirement • Group Insurance

Telephone: 1-800-455-7337 • [www.assumption.ca](http://www.assumption.ca)  
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Assumption Mutual Life Insurance Company,  
doing business under the name Assumption Life



## Have you met Lia?

Assumption Life's electronic sales platform, Lia, will simplify the way you do business.

This broker-tested and approved tool lets you:

- Sell in person or non face-to-face.
- Quote and submit life insurance applications with a single tool.
- Work on any devices, online as well as offline.
- Sign electronically.
- Add a life rider on an existing policy.
- Store your applications on cloud technology and access them from any device on which Lia is installed.

Best of all, the system is error proof for faster processing and faster pay!

**Download Now!**  
[lia.assumption.ca](http://lia.assumption.ca)