

Quick reference guide for Simplified Issue Insurance Solutions

Use the table below to see which solution would best fit your client's health history.

✔ Eligible ✘ Denied	Platinum Protection	Golden Protection Elite	Golden Protection	Silver Protection
Maximum coverage amounts	\$250,000 (18 to 70) \$125,000 (71 to 85)	\$150,000 (18 to 70) \$50,000 (71 to 80) \$25,000 (81 to 85)	\$100,000 (40 to 70) \$50,000 (71 to 80) \$25,000 (81 to 85)	\$50,000 (40 to 70) \$25,000 (71 to 85)
Medical Conditions	Platinum Protection	Golden Protection Elite	Golden Protection	Silver Protection
Alcohol or drug abuse	✔ <i>If over 3 years</i>	✔ <i>If over 3 years</i>	✔ <i>If over 2 years</i>	✔ <i>If over 12 months</i>
Amputation	✔	✔	✔	✔
Angina or heart attack	✔ <i>If over 5 years</i>	✔ <i>If over 5 years</i>	✔ <i>If over 3 years</i>	✔ <i>If over 2 years</i>
Biological family member diagnosed with Huntington's disease ¹	✔	✔	✔	✔
Organ transplant	✔ <i>If over 10 years</i>	✔ <i>If over 10 years</i>	✔ <i>If over 5 years</i>	✔ <i>If over 5 years</i>
Cancer or leukemia	✔ <i>If over 5 years</i>	✔ <i>If over 5 years</i>	✔ <i>If over 3 years</i>	✔ <i>If over 2 years</i>
Chronic kidney disease	✔ <i>If over 5 years</i>	✔ <i>If over 5 years</i>	✔ <i>If over 3 years</i>	✔ <i>If over 2 years</i>
Congestive heart failure or cardiomyopathy	✔ <i>If over 10 years</i>	✔ <i>If over 10 years</i>	✔ <i>If over 5 years</i>	✔ <i>If over 5 years</i>
Covid-19	✔	✔	✔	✔
Oxygen administration for a chronic respiratory disorder	✔ <i>If over 10 years</i>	✔ <i>If over 10 years</i>	✔ <i>If over 10 years</i>	✔
Crohn's disease	✔ <i>If over 5 years</i>	✔ <i>If over 3 years</i>	✔	✔
Coronary angioplasty or bypass surgery	✔ <i>If over 5 years</i>	✔ <i>If over 5 years</i>	✔ <i>If over 3 years</i>	✔ <i>If over 2 years</i>
Bipolar disorder, schizophrenia, or psychosis	✔ <i>If over 5 years</i>	✔ <i>If over 3 years</i>	✔	✔
Diabetes with 1 or more conditions ²	✘	✔ <i>If over 5 years</i>	✔ <i>If over 3 years</i>	✔
Diabetes with no conditions	✔	✔	✔	✔
Hepatitis B, Hepatitis C, Cirrhosis of the liver	✔ <i>If over 10 years</i>	✔ <i>If over 5 years</i>	✔ <i>If over 3 years</i>	✔
High blood pressure (new medication or increased dosage)	✔ <i>If over 3 months</i>	✔	✔	✔
Heart murmur or arrhythmia	✔ <i>If over 5 years</i>	✔ <i>If over 3 years</i>	✔	✔
Multiple sclerosis	✔ <i>If over 5 years</i>	✔ <i>If over 3 years</i>	✔	✔
Hospitalized or treated with oral Prednisone for a respiratory disorder	✔ <i>If over 2 years</i>	✔ <i>If over 2 years</i>	✔ <i>If over 12 months</i>	✔
Sleep apnea	✔	✔	✔	✔
Stroke	✔ <i>If over 5 years</i>	✔ <i>If over 5 years</i>	✔ <i>If over 3 years</i>	✔ <i>If over 2 years</i>
Transient Ischemic Attack (TIA or mini stroke)	✔ <i>If over 5 years</i>	✔ <i>If over 3 years</i>	✔	✔
Non Medical Conditions	Platinum Protection	Golden Protection Elite	Golden Protection	Silver Protection
Bankruptcy	✔	✔	✔	✔
Declined in the past for life insurance	✔	✔	✔	✔
Driving offence related to alcohol or drugs or refused a breathalyser (accused or charged)	✔ <i>If over 3 years</i>	✔ <i>If over 3 years</i>	✔ <i>If over 2 years</i>	✔
Hazardous sports or private aviation	✔ <i>Next 12 months</i>	✔ <i>Next 12 months</i>	✔	✔
Non-residents ³	✔	✔	✔	✔
Travel outside North America, Western Europe or Caribbean (excluding Haiti) in the next 12 months	✔ <i>If less than 6 weeks</i>	✔ <i>If less than 12 weeks</i>	✔	✔

¹Applicable only to insureds 51 years of age and older.

²The conditions include: Heart attack, Angina, Cerebrovascular accident (stroke), Peripheral vascular disease, Gangrene, Amputation and Hypoglycemic coma.

³Please refer to the **Underwriting Guide for Non-Residents** to determine client eligibility.

The information provided is for guidance purposes only. Please refer to the life insurance application to determine the client's eligibility.