

	<b>SLI</b> Specialty Life Protection	<b>CPP</b> Guaranteed Acceptance	<b>HUMANIA</b> Non Medical Exam	<b>EXCELLENCE</b> Access Life	<b>INDUSTRIAL ALLIANCE</b> Access Life	<b>ASSUMPTION</b> No medical Insurance
<b>Issue Ages &amp; Maximum Coverage Amounts</b>	40-79, \$50,000 (Guaranteed Protection)	18-75, \$50,000	18 - 65, \$300,000	See comments under IA as same product but only available online	6months-18, \$25,000 L100 only. Guaranteed Access 6 months - 18, \$10,000	Issue age 20-70: Coverage from \$10,000 (whole life) to \$250,000 (up to \$150,000 for Deferred)
	18 - 70, \$300,000	18 - 60, \$500,000			18 - 70, \$500,000. Guaranteed Access ages 18-50 maximum coverage \$50,000. Ages 51 to 70 maximum coverage \$25,000	Issue age 20-70: Coverage from \$50,000 (Term) to \$250,000 (up to \$150,000 for Deferred)
	71 - 79, \$150,000	61 - 80, \$350,000			71 - 80, \$150,000	
<b>Coverage Options</b>	Perm ONLY (stand & Preferred no increase). Guaranteed Protection (premiums increase every 5 years)	Life, 20 Pay, T100, T10, T20, T25, DecT25  T10, T20, T25 renewable (up to age 80) and convertible (up to age 70)	T10, T20 (Gold, Silver and Bronze)		Perm L100, T15, T20, T25	Term 10, 20, Whole Life
<b>SMOKING Status</b>	Any cigar, tobacco, marijuana, and nicotine use is considered smoking rates.	Cigar smokers , marijuana up to 4x/week, and all edible marijuana are NON smoking rates for <4/wk	smoking question only does not specify type	Same as I/A	Cigar, cigarettes, cigrillos, cannabis mixed with tobacco, eletronic cigarettes, gum, patches - smoking rates	Past 12 months substance or product containing tobacco, nicotine, or marijuana mixed with nicotine or used e-cigarettes

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<b>DIABETES</b>						
Do you have diabetes that was diagnosed more than 10 years ago and treated with insulin?	Guaranteed Protection (\$50K)	If client is under age 30 with Diabetes = Deferred Life (\$75K) >20yrs and with insulin = Deferred Elite (\$350K) If less than 20 years ago = Simplified Elite (\$500K)	Last 5 years diagnosed or treated for diabetes. If yes you are eligible for Bronze coverage	Same as I/A	Type 1 diabetes under age 18 not available. Over 18 eligible for Immediate plus	N/A
In the last 12 months has your medication for diabetes or high blood pressure changed?	Guaranteed Protection (\$50K)	Insulin increase in the past 6 months = Deferred Elite (\$350K). No questions about decreases in meds, or high blood pressure	n/a	Same as I/A	Within 12 month Deferred Plus (\$200K)	N/A
Diabetes with 2 or more of the following conditions: high blood pressure, CAD, Chronic Kidney Disease, or numbness or tingling in the hands and/or feet (neuropathy)	Standard Protection (\$300K)	Deferred Elite (\$350K) We do not ask about HBP, which is commonly associated with Diabetes	n/a	Same as I/A	n/a	Diabetes and have been diagnosed with two or more of the following complications eligible for Deferred only section 1-8. See application
Have you been told you have or received treatment or advice for diabetes for more than 15 years?	Standard Protection (\$300K)	If client is under age 30 with Diabetes = Deferred Life (\$75K) If stable and no increase in insulin in the past 6 mths = Simplified Elite (\$500K)	n/a	Same as I/A	n/a	N/A

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<b>CAD / STROKE / TIA</b>						
In the last 3 years had or been told you have, or treated for cardiac chest pain, angina, heart attack, stroke, open heart surgery, bypass surgery, stent insertion, or more than 1 TIA?	Guaranteed Protection (\$50K)	Prior to age 40 = Guaranteed Acceptance (\$25K) Within 12 months = Deferred Life (\$75K) 1-2 years for age 55 and up = Deferred Elite (\$350K) 1-3 years for 54 and under = Deferred Elite (\$350K)	In the last 5 years were you diagnosed or treated for heart or blood vessels disorder or stroke(cerebrovascular accident ) - Eligible for Bronze.	Same as I/A	In your lifetime= arrhythmia which required the insertion of a pacemaker, heart failure or cardiomyopathy - Product not available TIA - last 3 yrs - deferred	In the past 3 years not available for heart related (except for arrhythmia) For TIA or mini stroke in the past 3 yrs deferred
In the last 5 years had or been told you have or received treatment for angina, heart disease, CAD, heart attack, stroke or more than 1 TIA?	Standard Protection (\$300K)	>3 years = Simplified Elite (\$500K)	n/a	Same as I/A	Within 3 years: bypass, angioplasty, stent, awaiting surgery, stroke, TIA, vascular disease of arms and / or legs(excluding varicose veins, diagnosed or treated with anticoagulants). Deferred (\$50k)	n/a
<b>CANCER</b>						
Within the past 3 years had, been told you have, been treated for cancer?	Guaranteed Protection (\$50K)	<1 year = Deferred Life (\$75K) >1 on Non Aggressive Cancer = Simplified Elite (\$500K) Within 1-3 years on Aggressive Cancer = Deferred Elite (\$350K)	Within the past 5 years - Eligible for Bronze coverage	Same As I/A	Within 3 years - Product not available	Can get deferred
Have you within the last 10 yrs been told you have or received treatment or advice for cancer?	Standard Protection (\$300K)	>3 years = Simplified Elite (\$500K)	n/a	Same as I/A	>3 years Deferred Plus (\$350K)	>5 years eligible for immediate coverage

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<b>DRUGS</b>						
Within the past 24 months used any hard drugs	Guaranteed Protection (\$50K)	>1 year but <3 years = Deferred Elite (\$350K) >3 years = Simplified Elite (\$500K)	Eligible	Same as I/A	Within past (12) months not eligible for the product.	Not Asked
Been a resident of a treatment facility	Guaranteed Protection (\$50K)	>1 year but <3 years = Deferred Elite (\$350K) >3 years = Simplified Elite (\$500K)	Not Asked	Same as I/A	Within past (5)years Deferred (\$50k).	In the past 5 years Deferred only
Within the past 5 years advised to have or received counselling or treatments for drugs or alcohol	Standard Protection (\$300K)	<3 years = Deferred Elite (\$350K)>3 years = Simplified Elite (\$500K)	Not eligible if within 2 years	Same as I/A	Not Asked	Not Asked
Within 5 years, use of prescribed narcotics or opiates	Standard Protection (\$300K)	We don't ask about prescribed narcotics = Simplified Elite (\$500K)	Not Asked	Same as I/A	not Asked	Not Asked
<b>CRIMINAL HISTORY</b>						
Within the past 5 years been convicted of any criminal offence or have charges pending	Guaranteed Protection (\$50K)	1 year = Guaranteed Protection (\$50K)	Not Asked	Same as I/A	Within the last (12) months not eligible for the product. After eligible for Deferred Plus (\$300)	Alcohol or Drug related charged only - deferred
<b>TRAVEL</b>						
Do you have any plans to travel outside of North America or reside outside of Canada for more than eight weeks in the coming year?	Standard Protection (\$300K)	We only ask about CONSECUTIVE travel more than 12 weeks in the coming year (\$500k)	Not Asked	Same as I/A	Question only asked in Deferred Plus	Deferred only more than 6 weeks or more than twice per year travelled outside North America, the Caribbean or Western Europe

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<b>Other Comparisons</b>						
<b>Family History</b>	Standard Protection (\$300K)	We don't ask about Family History for our No Med plans (\$500k)	n/a	Same as I/A	Family History only asked in Deferred Plus section	Family History only asked in immediate coverage section
<b>Hazardous sports</b>	Standard Protection (\$300K)	Simplified Elite (\$500K)	n/a	Same as I/A	not asked	Only asked in immediate coverage section
<b>Build Charts</b>	Guaranteed Protection (\$50K) and Standard Protection (\$300K)	More lenient with both build charts	n/a	Same as I/A	Deferred (\$50k) Deferred plus (\$200)	Chart only in deferred section
<b>Decline Question</b>	Not Asked	not Asked	Not Asked	Not Asked	Not Asked	Past 2 yrs - deferred
<b>Bankruptcy</b>	Not Asked	Not Asked	Not Asked	Same as I/A	Not Asked	Not Asked
<b>Depression/Anxiety</b>	Standard Protection	Not asked	Not Asked	same as I/A	Yes - deferred (Max 50K)	Yes in the past 12 mths
<b>Residency</b>	Will Insure Super Visa Others on a case by case basis	In canada on a work permit (250K Max)	Not asked	Same as I/A	Immediate Plus only - In the next 2 years do you intend to reside outside of Canada or the US for at least 6 consecutive months	More options for Non Residents (Max \$400K)
<b>Application</b>	Paper and online	Paper and online	Online only	Online only	paper	Online only
<b>Links \ webites</b>	<a href="#">SLI INSURANCE</a>	<a href="#">CPP</a>	<a href="#">HUMANIA</a>	<a href="#">IA EXCELLENCE</a>	<a href="#">IA EXCELLENCE</a>	<a href="#">ASSUMPTION</a>
<b>Advisor code \ E-registration</b>	Advisor code needed E-Registration needed	Advisor code needed E-Registration needed	Advisor code needed E-Registration needed	Advisor code needed E-Registration needed	Advisor code needed	Advisor code needed E-Registration needed

\*For information purpose only all subject to questions on the applications