

## Quick Reference Guide for No Medical Insurance solutions

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

Product Details	
Issue ages	18 to 70
Maximum coverage amounts	<b>No Medical</b> \$150,000   <b>No Medical Plus</b> \$250,000
Immediate coverage	Yes
Coverage type	Whole Life or Term (T10, T20)

✔ Eligible

✘ Denied

Medical Conditions	No Medical	No Medical Plus
Alcohol addiction or abuse	✔	✔ <i>If over 5 years</i>
Amputation as a result of disease	✔ <i>If over 3 years</i>	✔ <i>If over 5 years</i>
Angina or heart attack (diagnosed, hospitalized, or change in treatment)	✔ <i>If over 3 years</i>	✔ <i>If over 5 years</i>
Huntington's disease or polycystic kidney disease (biological family member diagnosed before age 50)	✔	✘
Organ transplant	✔ <i>If over 5 years</i>	✔ <i>If over 5 years</i>
Cancer or leukemia (diagnosed, hospitalized, or changes in treatment)	✔ <i>If over 3 years</i>	✔ <i>If over 5 years</i>
Chronic kidney disease	✔ <i>If over 3 years</i>	✔ <i>If over 5 years</i>
Congestive heart failure or cardiomyopathy	✔ <i>If over 3 years</i>	✔ <i>If over 5 years</i>
Chronic obstructive pulmonary disease (COPD)	✔ <i>If over 3 years</i>	✔ <i>If over 5 years</i>
Crohn's disease	✔	✔ <i>If over 5 years</i>
Coronary angioplasty or bypass surgery	✔ <i>If over 3 years</i>	✔ <i>If over 5 years</i>
Depression (hospitalized, off work for more than 6 months, or currently off work)	✔	✔ <i>If over 1 year</i>
Diabetes (type 1 and type 2)	✔	✔ <i>Fewer than 2 complications</i>
Drug addiction or abuse	✔	✔ <i>If over 5 years</i>
Hepatitis B, Hepatitis C, Cirrhosis of the liver	✔ <i>If over 3 years</i>	✔ <i>If over 5 years</i>
High blood pressure (requiring new medication or increased dosage)	✔	✔ <i>If over 3 months</i>
Hospitalization for heart murmur, chest pain, asthma or arrhythmia	✔	✔ <i>If over 3 years</i>
Impaired driving or refused a breathalyzer	✔	✔ <i>If over 5 years</i>
Medical specialist follow-ups at least every six months (does not include medical practitioner)	✔	✘
Multiple sclerosis	✔ <i>If over 3 years</i>	✔ <i>If over 5 years</i>
Sleep apnea	✔	✔
Stroke	✔ <i>If over 3 years</i>	✔ <i>If over 5 years</i>
Transient Ischemic Attack (TIA or mini stroke)	✔	✔ <i>If over 3 years</i>
Non Medical Conditions	No Medical	No Medical Plus
Bankruptcy	✔	✔
Criminal record	✔	✔
Declined in the past 2 years	✔	✔
Driving record	✔	✔ <i>If over 5 years</i>
Hazardous sports or private aviation	✔	✔ <i>Next 12 months</i>
Non-residents <sup>1</sup>	✔	✔
Travel outside North America for more than 6 weeks	✔	✔ <i>Next 12 months</i>

<sup>1</sup>Please 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.