

## Medical and Non-Medical Quick Reference Guide

# Simplified Life Insurance

✓ Admissible    ✗ Non admissible

The list of medical and non-medical conditions presented is not exhaustive. The *Product Description Guide* and *Underwriting Guidelines* will provide a more complete list.

Plans	Simplified Life Insurance	Guaranteed Issue Life Insurance
<b>Medical Conditions</b>		
Alzheimer's disease	✗	✓
Anemia	Under certain conditions	✓
Asthma, Sleep apnea	Under certain conditions	✓
Cancer	✗	✓
Chronic Obstructive Pulmonary Disease (COPD), Emphysema, Chronic bronchitis	✗	✓
Cerebrovascular accident (CVA) or Transient ischemic attack (TIA)	Under certain conditions	✓
Depression, Anxiety, Panic disorder	Under certain conditions	✓
Diabetes - Type 1	✗	✓
Diabetes - Type 2	Under certain conditions	✓
Heart attack, Angina, Arrhythmia	✗	✓
Hepatitis B or C	✗	✓
HIV	✗	✓
Multiple sclerosis	✗	✓
Parkinson's disease	✗	✓
Schizophrenia, bipolar disorder, Psychosis	✗	✓
Ulcerative colitis or Crohn's disease	Under certain conditions	✓
<b>Non-Medical Conditions</b>		
Alcohol usage	Under certain conditions and limitations	✓
Driving record	Under certain conditions	✓
Foreign travel or resided outside of Canada	Under certain conditions and limitations	✓
High-risk occupation (profession)	(See list)	✓
High-risk sport	Under certain conditions and limitations	✓
Marijuana usage	Under certain conditions and limitations	✓
Other drugs usage	Under certain conditions and limitations	✓
Private or recreational aviation	Under certain conditions	✓

This document is provided for informational purposes only. It is not intended to describe all the provisions, exclusions and limitations applicable to a benefit or to a specific insurance policy. For a complete description of the provisions, exclusions and limitations, please refer to the policy.