



Access Life

PRE-QUALIFICATION QUESTIONNAIRE

Access Life offers insurance coverage for all your clients thanks to Guaranteed Access



Guaranteed Access

If the client's state of health does not allow him or her to qualify for Step 1 - Deferred, acceptance is still guaranteed (depending of the immigration status) and he or she can benefit from coverage up to \$50,000 (\$25,000 for people aged 51+ and \$10,000 for children).

Step 1 | Deferred

Permanent protection (L100)
Maximum \$100,000

Any "YES" answers

— Eligible for Guaranteed Access

All "NO" answers

- Qualifies for up to \$100,000 for Permanent coverage (L100)
- Proceed to step 2

1

Qualify your client

Fast and easy pre-qualification

- 1 Have you discussed or taken steps with a healthcare professional concerning a request for medical assistance in dying (MAID)?
- 2 **In your lifetime**, have you had, or been told you had, and/or been treated for any of the following conditions:
 - a Acquired immunodeficiency syndrome (AIDS) or tested positive for the human immunodeficiency virus (HIV)?
 - b Heart failure or Cardiomyopathy?
 - c Cystic fibrosis, alzheimer's disease, dementia, huntington's chorea, parkinson's disease, amyotrophic lateral sclerosis (ALS or Lou Gehrig's disease), muscular dystrophy, myotonic dystrophy or any form of Ataxia?
 - d Chronic respiratory disease (excluding sleep apnea) which requires the daily administration of oxygen or the use of a ventilator?
 - e Have you received an organ transplant, or a bone marrow transplant, or were you advised to do so due to your condition?
 - f Before age 40, have you had, or been told you had, and/or been treated for any of the following conditions: Cardiac chest pain or angina, heart attack, heart valve disease, heart disease, arteriosclerosis, cerebrovascular disease (stroke) or Transient ischemic attack (TIA)?
 - g For individuals less than 18 years of age: Type 1 diabetes, cerebral palsy, down's syndrome, any congenital heart disease or Autism spectrum disorder (ASD)?
- 3 **Within the last five (5) years:**
 - a Have you had an amputation as a result of a disease?
 - b Have you been treated and/or been in a hospital for drug or alcohol use, joined a support group, been advised to reduce your consumption, or to receive treatment for it?
 - c Have you been: convicted, sentenced, incarcerated, on probation or parole or charged for a criminal offense? (including offenses associated with driving under the influence-DUI)
 - d Did you receive: a record suspension or a pardon or an unconditional discharge?
- 4 **Within the last three (3) years:**
 - a Have you had, or been told you had, or been treated for: leukemia, lymphoma, malignant tumor or any form of Cancer (other than basal cell carcinoma)?
 - b Relating to a cancer diagnosis, has a healthcare professional prescribed you an antineoplastic such as: anastrozole (i.e. Arimidex), letrozole (i.e. Femara), exemestase (i.e. Aromasin) or hormone therapy (i.e. Tamoxifen)?
 - c Have you used any hard drugs except as prescribed by a physician or have you used drugs such as methadone, Narcan, Naloxone or Suboxone (including all generic versions) prescribed or not by a physician?

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1

Qualify your client

Fast and easy pre-qualification

Step 1 | Deferred

Permanent protection (L100)
Maximum \$100,000

Any "YES" answers

- Eligible for Guaranteed Access

All "NO" answers

- Qualifies for up to \$100,000 for Permanent coverage (L100)
- Proceed to step 2

5 Are you:

- a** Presently hospitalized or in a nursing facility including a centre or a home for individuals with reduced autonomy?
- b** Presently bedridden or wheelchair bound?
- c** Presently awaiting surgery or been advised to undergo surgery that has not yet been completed?
- d** Presently awaiting a test (excluding routine annual tests), procedure or test result, or have you been advised to have a test or procedure that has not yet been completed?
- e** Aware of any abnormal test(s) or exam(s) for which further evaluation was required which has not yet been completed?
- f** Waiting for an appointment with a specialist for a diagnostic investigation?
- g** Experiencing any signs and/or symptoms for which you have not yet consulted a medical professional ?

6 For individuals less than 3 years of age, has a member of your immediate family (father, mother, brother or sister) been diagnosed with cystic fibrosis?

7 For individuals 15 years of age or older, is your weight greater than the weight corresponding to your height in the following table?

Height/FT	Weight/LBS	Height/METRES	Weight/KG
4'5" - 4'7"	188	1,33- 1,41	86
4'8" - 4'10"	210	1,42- 1,49	95
4'11" - 5'1"	233	1,50- 1,56	106
5'2" - 5'4"	255	1,57- 1,64	116
5'5" - 5'7"	280	1,65- 1,72	127
5'8" - 5'10"	310	1,73- 1,79	141
5'11" - 6'1"	340	1,80- 1,87	154
6'2" - 6'4"	363	1,88- 1,95	165
6'5" - 6'7"	400	1,96- 2,01	181
6'8" - 6'10"	430	2,02- 2,08	195

2

Qualify your client

Fast and easy pre-qualification

Step 2 | Deferred Plus

Permanent protection (L100)

Term protections (T15, T20, T25)

Maximum \$350,000

Any “YES” answers

- Eligible for Step 1 – Deferred

All “NO” answers

- Qualifies for up to \$350,000 for Perm and/or Term (T15, T20, T25)
- Proceed to Step 3

- 1 Within the last two (2) years**, have you had a life insurance application declined or postponed?
- 2 Within the last five (5) years:**
 - a** Have you had, been told you had, or been treated (including dialysis) for chronic kidney disease (chronic kidney insufficiency of any degree, chronic kidney failure, Polycystic kidney disease (PKD) or any other types of chronic kidney disease (CKD))?
 - b** Have you had, been told you had, or been treated for a chronic liver disease (including cirrhosis, fibrosis, hepatitis C, or any other types of chronic hepatitis)?
- 3 Within the last three (3) years:**
 - a** With regards to: Cardiac chest pain or angina, heart attack, heart valve disease, arteriosclerosis or heart disease:
 - I.** Have you been diagnosed and/or treated with anticoagulants and/or antiplatelets?
 - II.** Have you undergone surgery (including bypass, angioplasty or insertion of a stent or prosthesis)?
 - b** With regards to: Cerebrovascular disease (stroke, transient ischemic attack (TIA) or Vascular disease of the arms and/or legs (excluding varicose veins and superficial phlebitis):
 - I.** Have you been diagnosed and/or treated with anticoagulants and/or antiplatelets?
 - II.** Have you undergone surgery?
- 4 Within the last twelve (12) months:**
 - a** Have you undergone surgery for an aneurysm?
 - b** With regards to depression or any mental health disorder:
 - I.** Have you been hospitalized?
 - II.** Has your medication been changed by a healthcare professional (addition or replacement of a medication, increase or decrease of dosage)?
 - III.** Have there been times where you did not follow your treatment plan as established by a healthcare professional (including medication)?
 - c** If you have diabetes:
 - I.** Has your medication been changed by a healthcare professional (addition or replacement of a medication, increase or decrease of dosage)?
 - II.** Have there been times where you did not follow your treatment plan as established by a healthcare professional (including medication)?
 - d** If you have high cholesterol and/or blood pressure:
 - I.** Has your medication been changed by a healthcare professional (addition or replacement of a medication, increase or decrease of dosage)?
 - II.** Have there been times where you did not follow your treatment plan as established by a healthcare professional (including medication)?
- 5 Within the next two (2) years:**
 - a** Do you foresee travelling to high-risk regions or regions of conflict or war?
“If not sure, please consult the list of countries classified “Avoid all travel” or “Avoid non-essential travel” on the official Government of Canada website: <https://travel.gc.ca/travelling/advisories> Propose”
 - b** Do you intend to reside outside Canada or the USA for at least six (6) consecutive months?

3

Qualify your client

Fast and easy pre-qualification

Step 3 | Immediate Plus

Permanent protection (L100)

Term protections (T15, T20, T25)

Maximum \$500,000

Any "YES" answers

— Eligible for Step 2 – Deferred Plus

All "NO" answers

— Qualifies for up to \$500,000 for Term (T15, T20, T25) and/or Perm, with immediate death benefit coverage

- 1 For individuals 15 years of age or older**, is your weight greater than the weight corresponding to your height in the following table?

Height/FT	Weight/LBS	Height/METRES	Weight/KG
4'5" - 4'7"	170	1,33- 1,41	77
4'8" - 4'10"	190	1,42- 1,49	86
4'11" - 5'1"	210	1,50- 1,56	95
5'2" - 5'4"	235	1,57- 1,64	107
5'5" - 5'7"	255	1,65- 1,72	116
5'8" - 5'10"	280	1,73- 1,79	127
5'11" - 6'1"	305	1,80- 1,87	138
6'2" - 6'4"	335	1,88- 1,95	152
6'5" - 6'7"	355	1,96- 2,01	161
6'8" - 6'10"	380	2,02- 2,08	172

- 2 Within the last five (5) years:**

- a** Have you had or been told you had or been treated for: leukemia, lymphoma, malignant tumor or any form of cancer (other than basal cell carcinoma)?
- b** Related with a cancer diagnosis, has a healthcare professional prescribed you an antineoplastic such as: anastrozole (i.e. Arimidex), letrozole (i.e. Femara), exemestase (i.e. Aromasin) or hormone therapy (i.e. Tamoxifen)?

- 3 Within the last twelve (12) months**, has your weight decreased by 10% or more (excluding after a diet or childbirth)?

- 4 Family history**, has a member of your immediate family (father, mother, brother or sister) been diagnosed before age 60 with any of the following conditions: huntington's disease or Polycystic kidney disease (PKD)?

Once your client is qualified, complete the application process within minutes...

EVO

Experience driven

- Fast and easy pre-qualifying questionnaire
- Complete the application process within minutes using EVO
- Deliver your client's contract and receive your compensation within a week

Quick reference guide

Information contained in this table is provided solely for guidance. Refer to insurability questionnaire for the client's full eligibility.



Medical conditions

Medical conditions	Guaranteed Access	Deferred	Deferred Plus	Immediate Plus
AIDS or HIV	✓	✗	✗	✗
Amputation as a result of a disease	✓	✓	✓	✓
High cholesterol	✓	✓	Eligible based on conditions in question 4d of step 2	Eligible based on conditions in question 4d of step 2
Cirrhosis of the liver	✓	✓	✗	✗
Heart attack (myocardial infarction)/angina/cardiac bypass/angioplasty	✓	Eligible based on conditions in question 2f in step 1	Eligible based on conditions in question 2f in step 1 and question 3a in step 2	Eligible based on conditions in question 2f in step 1 and question 3a in step 2
Depression	✓	✓	Eligible based on conditions in question 4b of step 2	Eligible based on conditions in question 4b of step 2
Diabetes (adult)	✓	✓	Eligible based on conditions in question 4c of step 2	Eligible based on conditions in question 4c of step 2
In remission from cancer	✓	Eligible based on conditions in question 4a-b of step 1	Eligible based on conditions in question 4a-b of step 1	Eligible based on conditions in question 2a-b of step 1
Epilepsy	✓	✓	✓	✓
Organ transplant	✓	✗	✗	✗
Hepatitis C or any chronic hepatitis	✓	✓	✗	✗
Kidney failure	✓	✓	✗	✗
High blood pressure	✓	✓	Eligible based on conditions in question 4d of step 2	Eligible based on conditions in question 4d of step 2

Medical conditions in children

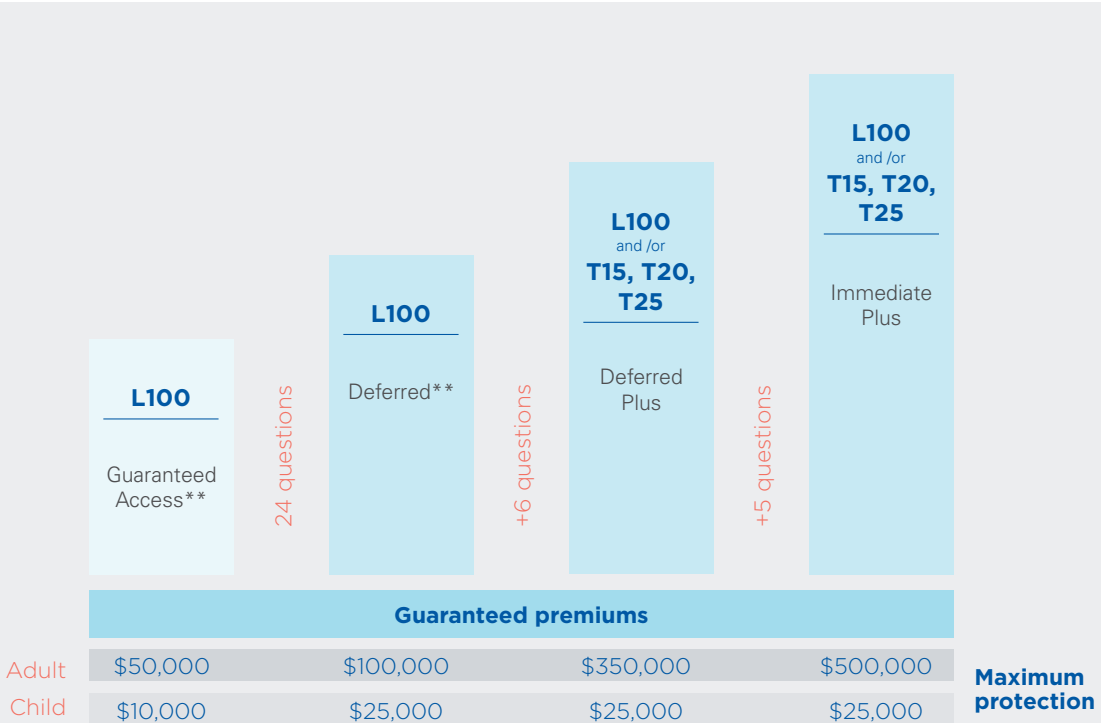
ADD/ADHD	✓	✓	✓	✓
Serious asthma	✓	✓	✓	✓
Congenital kidney malformation	✓	✓	✓	✓
Type-1 diabetes	✓	✗	✗	✗

Non-medical conditions

Medical conditions	Guaranteed Access	Deferred	Deferred Plus	Immediate Plus
Treatment for alcohol or drug abuse	✓	Eligible for 5 years after treatment or joining a support group	Eligible for 5 years after treatment or joining a support group	Eligible for 5 years after treatment or joining a support group
Poor driving record	✓	Denied if impaired driving in the past 5 years or awaiting judgment for impaired driving	Denied if impaired driving in the past 5 years or awaiting judgment for impaired driving	Denied if impaired driving in the past 5 years or awaiting judgment for impaired driving
Declined in the past 2 years	✓	✓	✗	✗
Dangerous sports	✓	✓	✓	✓
Use of hard drugs	✓	Eligible if usage has stopped for over 3 years	Eligible if usage has stopped for over 3 years	Eligible if usage has stopped for over 3 years
Travel to dangerous countries	✓	✓	Eligible based on conditions in question 5a-b of step 2	Eligible based on conditions in question 5a-b of step 2
Immigrants	Eligible based on legal status	Eligible based on legal status	Eligible based on legal status	Eligible based on legal status

A comprehensive insurance solution

Accessible | Simple | Convenient



Death benefit limitation**

Guaranteed Access

- Natural death or suicide: Return of premiums without interest during the first two years
- Accidental death: Face amount starting at issue

Deferred and Deferred Plus

- Natural death: Return of premiums plus 3% (simple interest) during the first two years
- Accidental death: Face amount starting at issue
- Suicide: Return of premiums without interest during first two years

Immediate Plus

- Natural death: Face amount starting at issue
- Accidental death: Face amount starting at issue
- Suicide: Return of premiums without interest during the first two years

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