

LIFE INSURANCE

To determine the underwriting requirements, add the following to the insured amount applied for:

- Disability income benefit according to the following formula: benefit amount × 50
- The insured amount of any life insurance pending or issued during the last 6 months by La Capitale
- The guaranteed insurability amount applied for

When considering an application for both life and critical illness insurance, the strictest underwriting requirements are imposed.

The blood profile includes HIV urinalysis.

La Capitale orders the Attending Physician's Statement (APS) and the inspection report.

La Capitale reserves the right to order any additional requirements as needed to analyze the risk.

Validity of underwriting requirements	
Medical information or telephone interview	6 months
Any other underwriting requirement	12 months
Financial questionnaire to be completed	
Personal insurance	\$1,000,000 or more
Business insurance	\$500,000 or more

Age	Insured amount applied for								
	\$0 – \$99,999	\$100,000 – \$200,000	\$200,001 – \$249,999	\$250,000 – \$300,000	\$300,001 – \$499,999	\$500,000 – \$1,000,000	\$1,000,001 – \$2,000,000	\$2,000,001 – \$5,000,000	\$5,000,001 or more
0 – 14	Medical info	Medical info	Medical info	Medical info	Medical info	Medical info or telephone interview	APS	APS Inspection report	APS Inspection report
15 – 40	Medical info	Medical info or telephone interview	Medical info or telephone interview	Medical info or telephone interview	Medical info or telephone interview	Paramedical Blood profile	Paramedical Blood profile	Paramedical Blood profile Inspection report	Paramedical Blood profile Inspection report
41 – 45	Medical info	Medical info or telephone interview	Medical info or telephone interview	Medical info or telephone interview	Medical info or telephone interview	Paramedical Blood profile	Paramedical Blood profile	Paramedical Blood profile Resting ECG Inspection report	Paramedical Blood profile Exercise ECG Inspection report
46 – 55	Medical info	Medical info or telephone interview	Medical info or telephone interview	HIV urinalysis Medical info or telephone interview	HIV urinalysis Medical info or telephone interview	Paramedical Blood profile Resting ECG	Paramedical Blood profile Resting ECG	Paramedical Blood profile Resting ECG Inspection report	Paramedical Blood profile Exercise ECG Inspection report
56 – 60	Medical info	Paramedical HIV urinalysis	Paramedical Blood profile	Paramedical Blood profile	Paramedical Blood profile	Paramedical Blood profile Resting ECG	Paramedical Blood profile Resting ECG	Paramedical Blood profile Resting ECG Inspection report	Paramedical Blood profile Exercise ECG Inspection report
61 – 65	Paramedical	Paramedical HIV urinalysis	Paramedical Blood profile	Paramedical Blood profile Resting ECG	Paramedical Blood profile Resting ECG	Paramedical Blood profile Resting ECG	Paramedical Blood profile Resting ECG	Paramedical Blood profile Exercise ECG Inspection report	Paramedical Blood profile Exercise ECG Inspection report
66 – 70	Paramedical	Paramedical Blood profile	Paramedical Blood profile	Paramedical Blood profile Resting ECG	Paramedical Blood profile Resting ECG	Paramedical Blood profile Resting ECG	Paramedical Blood profile Resting ECG	Paramedical Blood profile Exercise ECG Inspection report	Paramedical Blood profile Exercise ECG Inspection report
71 – 75	Paramedical Blood profile	Paramedical Blood profile Resting ECG	Paramedical Blood profile Resting ECG	Paramedical Blood profile Resting ECG	Paramedical Blood profile Resting ECG	Paramedical Blood profile Resting ECG	Paramedical Blood profile Resting ECG	Paramedical Blood profile Exercise ECG Inspection report	Paramedical Blood profile Exercise ECG Inspection report
76+	APS								

CRITICAL ILLNESS INSURANCE

To determine the underwriting requirements, add the following to the insured amount applied for:

- The insured amount of any critical illness insurance pending or issued during the last 6 months by La Capitale

When considering an application for both life and critical illness insurance, the strictest underwriting requirements are imposed.

The blood profile includes HIV urinalysis.

La Capitale orders the inspection report.

La Capitale reserves the right to order any additional requirements as needed to analyze the risk.

Validity of underwriting requirements

Medical information	6 months
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Any other underwriting requirement	12 months
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Financial questionnaire to be completed

Personal insurance	\$1,000,000 or more
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Business insurance	\$500,000 or more
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Age	Insured amount applied for				
	\$0 – \$99,999	\$100,000 – \$250,000	\$250,001 – \$500,000	\$500,001 – \$999,999	\$1,000,000 or more
0 – 14	Medical info	Medical info	N/A	N/A	N/A
15 – 17	Medical info	Medical info HIV urinalysis	N/A	N/A	N/A
18 – 40	Medical info	Medical info HIV urinalysis	Medical info Blood profile	Paramedical Blood profile	Paramedical Blood profile Resting ECG Inspection report
41 – 50	Medical info	Paramedical HIV urinalysis	Paramedical Blood profile	Paramedical Blood profile	Paramedical Blood profile Resting ECG Inspection report
51 – 60	Paramedical Blood profile Prostate-specific antigen	Paramedical Blood profile Prostate-specific antigen Resting ECG	Paramedical Blood profile Prostate-specific antigen Resting ECG	Paramedical Blood profile Prostate-specific antigen Resting ECG	Paramedical Blood profile Prostate-specific antigen Resting ECG Inspection report

LONG TERM CARE

La Capitale always orders the telephone interview, the face-to-face interview and the medical records.

Age	Application	Telephone interview	Face-to-face interview	Medical records
69 or less	✓	✓		
70 or more	✓		✓	✓