

# Simplified Issue

Offered at Standard Rates

Quick issue and  
immediate approval

No medical examination,  
no fluids, and no underwriting

Eligibility questionnaires  
available at [uvinsurance.ca/simplified](https://uvinsurance.ca/simplified)



**Express**

For insurance amounts up to \$150,000

## Products for Children | 9 eligibility questions

### Permanent Life Insurance

Adaptable	15 days to age 15	\$10,000 to \$150,000
Whole Life High Values		

### Life Insurance and Critical Illness

Juvenile 30/100	15 days to age 15	\$100,000 \$ (life) + \$10,000 (critical illness)
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## Products for Adults | 15 eligibility questions

### Term Life Insurance

T-10   T-15	Ages 18 to 65	\$25,000 to \$150,000
T-20	Ages 18 to 65	\$10,000 to \$150,000
T-25	Ages 18 to 60	
T-30	Ages 18 to 55	

**+ Credit Insurance Rider**  
**2 years**  
Ages 18 to 55

### Permanent Life Insurance

Adaptable	Ages 16 to 75	\$10,000 to \$150,000
Whole Life High Values		
Whole Life Pay to 100	Ages 18 to 80	

**+ Credit Insurance Rider**  
**2 years**  
Ages 18 to 55



**Immediate**

For insurance amounts of \$150,001 and more

## Products for Adults | 25 eligibility questions

### Term Life Insurance

T-10   T-15   T-20   T-25   T-30	Ages 18 to 45	\$150,001 to \$499,999
	Ages 46 to 55	\$150,001 to \$350,000
T-10   T-15   T-20	Ages 56 to 65	\$150,001 to \$250,000
T-25	Ages 56 to 60	\$150,001 to \$250,000

**+ Credit Insurance Rider**  
**2 and 5 years**  
Ages 18 to 55

A combined protection package of permanent life insurance and term life insurance coverage is available if both criteria are met:

1. The total insurance amount does not exceed the limits of the Immediate
2. Permanent life insurance is up to \$150,000

# Regular Underwriting

Traditional underwriting process  
with the help of an Underwriter



Regular

For insurance amounts exceeding the limits  
of our Simplified Issue

## Products for Children

Permanent Life Insurance		
Adaptable	15 days to age 15	\$150,001 and more
Whole Life High Values		
Critical Illness Insurance		
AdapCI Juvenile	30 days to age 15	\$25,000 and more

## Products for Adults

Term Life Insurance			<div><div>+</div><div>Credit Insurance Rider</div></div> <div>2 and 5 years Ages 18 to 55</div> <div>To age 65 Ages 18 to 60</div>
T-10   T-15   T-20   T-25   T-30	Ages 18 to 45	\$500,000 and more	
	Ages 46 to 55	\$350,001 and more	
T-10   T-15   T-20   T-25	Ages 56 to 60	\$250,001 and more	
T-10   T-15   T-20	Ages 61 to 65		
Permanent Life Insurance			<div><div>+</div><div>Credit Insurance Rider</div></div> <div>2 and 5 years Ages 18 to 55</div> <div>To age 65 Ages 18 to 60</div>
Adaptable	Ages 16 to 75	\$150,001 and more	
Whole Life High Values			
Whole Life Pay to 100	Ages 18 to 80		
Critical Illness Insurance			
AdapCI	Ages 16 to 65	\$10,000 and more	