

Simplified Issue Cheat Sheet for Adults Ages 16 to 80

Legend:  No eligibility questions  Under certain conditions  Declined

Common Medical Conditions	Life Insurance Simplified Issue—Express	Life Insurance Simplified Issue—Immediate	Disability Insurance Credit Insurance Rider
ADD and ADHD			 Exclusion or declined
Anemia			
Arrhythmia and heart murmur			
Arthritis, osteoarthritis and osteoporosis			 Exclusion or declined
Asthma			
Atrial fibrillation			
Autism			
Bariatric surgery	 Approved six months after surgery		
Back disorders or musculoskeletal disorders			 Exclusion or declined
Basal cell carcinoma			
Blood pressure			
Cholesterol			
Chronic obstructive pulmonary disease emphysema and chronic bronchitis	 Approved without daily oxygen administration	 Approved without daily oxygen administration	
Concussion			
COVID-19			
Crohn's disease and ulcerative colitis			
Endometriosis			
Epilepsy			
Down syndrom trisomy 21			
Fibromyalgia			 Exclusion or declined
Hypothyroidism and hyperthyroidism			
Insulin-dependent diabetes	 Approved if the diagnosis was made less than 20 years ago, and medication remained unchanged in the last 6 months	 Approved if age 31 and older at the time underwriting and diagnosed less than 20 years ago, no changes in medication in the last 6 months and no troubles related to diabetes	
Lupus			
Lyme disease			
Multiple sclerosis			
Narcolepsy			
Nervous disorder: anxiety, depression, adjustment adaptation disorder, chronic fatigue, post-traumatic shock, burnout, panic disorder, eating disorder			 Exclusion or declined
Non-insulin-dependent diabetes		 Approved if aged 31 or older at subscription and no complications related to diabetes	
Pericarditis			
Pulmonary embolism			 Approved if not related to a coagulation condition and must not be under blood thinner
Sleep apnea			
Tachycardia			
Shingles			

Drugs and Alcohol	Life Insurance Simplified Issue—Express	Life Insurance Simplified Issue—Immediate	Disability Insurance Credit Insurance Rider
Alcohol consumption	✓	✓	✓
Hard drugs	! Approved if no consumption for a minimum of 2 years	! Approved if no consumption for a minimum of 5 years	! Express: approved if no consumption for a minimum of 2 years Immediate: approved if no consumption for a minimum of 10 years
Marijuana ¹	✓	✓	✓
Treatment, residential stay or medical advice related to drugs including marijuana or alcohol	! Deferred 2 years	! Deferred 5 years	! Express: deferred 2 years Immediate: deferred 10 years

¹ A non-smoker status, if no tobacco products have been used.

Lifestyle Habits	Life Insurance Simplified Issue—Express	Life Insurance Simplified Issue—Immediate	Disability Insurance Credit Insurance Rider
Aviation	✓	✓	! Aviation-related occupations are not eligible; refer to the general exclusions of the Credit Insurance Rider
Category or type of occupation	✓	✓	! Some occupations are declined or limited to a 2-year benefit period
Criminal history incl. impaired driving	! Approved 3 years after the charges or conviction of a crime	! Approved 5 years after the charges or conviction of a crime	! Express: approved 3 years after the charges or conviction of a crime Immediate: approved 10 years after the charges or conviction of a crime
Driving offence	✓	! Approved if 3 offences or less in the last 12 months	✓ Express: no questions ! Immediate: approved if 3 offences or less in the last 12 months
Hazardous sports	✓	✓	! No questions, but refer to the general exclusions of the Credit Insurance Rider
Height and weight	✓	! See the table of constitution below	✓ Express: no questions ! Immediate: see the table of constitution below
Medical family history	✓	! Declined if medical family history of Huntington's disease and polycystic kidney disease not investigated	✓
Suspended or revoked driver's license	✓	! Approved 24 months after revocation of driver's license	✓ Express: no questions ! Immediate: approved 24 months after revocation of driver's license
Trips abroad	! Approved if travel occurs less than 12 weeks within the next 12 months. If travel exceeds 12 weeks within the next 12 months, approval is limited to the following regions: North America, the Caribbean (excluding Haiti), the United Kingdom, and European Union countries		
Work interruption and disability	✓	✓	! Exclusion or declined

Table of Constitution (minimum/maximum weight according to height) in Simplified Issue—Immediate only

Height	Feet/inches	4' 8" – 4' 10"	4' 11" – 5' 1"	5' 2" – 5' 4"	5' 5" – 5' 7"	5' 8" – 5' 10"	5' 11" – 6' 1"	6' 2" – 6' 4"	6' 5" – 6' 7"
	Meters	1.42 – 1.49	1.50 – 1.56	1.57 – 1.64	1.65 – 1.72	1.73 – 1.79	1.80 – 1.87	1.88 – 1.95	1.96 – 2.01
Weight	Pounds	79 – 190	87 – 200	94 – 220	104 – 240	115 – 260	125 – 282	136 – 305	147 – 333
	Kg	36 – 86	39 – 91	43 – 100	47 – 109	52 – 118	57 – 128	61 – 138	66 – 151