PRODUCT & UNDERWRITING GUIDE

Canada Protection Plan™ Express Elite



Term 20 | Term 30 Life Insurance

Product & Underwriting Guide as of October 2019 Subject to change without notice



Product & Underwriting Reference

Your Express Elite Client:

- ✓ Ages 18 60
- ✓ Excellent health
- ✓ Shopping for a very competitive life insurance product that is convenient to purchase (no medical required and a short application) with up to \$750,000 in protection
- ✓ Young, healthy with full, busy lives- seeking coverage for family protection e.g. mortgage
- ✓ Looking for quick, affordable and reliable coverage

Product Overview

Coverage Limits	14	20	130
Issue ages	18-50	51-60	18-50
Minimum face amount	\$100,000	\$100,000	\$100,000
Maximum face amount 18-60 Maximum face amounts are per insured and include term rider amounts.	\$750,000	\$500,000	\$750,000

Renewable Convertible
TO AGE
TO AGE
TO AGE

These products are non-participating and have no cash value. Premiums are guaranteed.

Convertible to an eligible permanent plan after two years without underwriting.

Eligibility

If a question is answered **YES** under "Qualification Questions" **– Do Not Proceed.** Please apply for one of Canada Protection Plan's **A-Z Life Coverage** products.

Underwriting Guidelines - Definitions

Insurance Age

Age basis/Insurance Age: Age nearest birthday is used for determining premiums.

Actual Age: When completing the questions on the Application Form, the Applicant's actual age is used.

Backdating

Backdating of issue date for Express Elite Term is up to 6 months from the date of underwriting approval. Additional premiums will be required at issue to cover the premiums payable over the backdated period.

We are unable to backdate if the person is older than the maximum issue age. (For example: We cannot backdate a 61-year-old to age 60, if the maximum issue age is 60.)

Smoking Status

Smoker definition: Applicants who have used any substance or product containing tobacco, nicotine (excluding cigars), within the past 12 (twelve) months will be assessed as smokers.

Applicants who have used marijuana, other than through oral ingestion, more than 4 times per week in the previous 12 months will be considered a smoker.

Oral ingestion refers to the use of marijuana other than by inhaling or smoking.

Permanent Residents

Applicants must be Canadian Citizens or Landed Immigrants.

Applicants who have applied for Canadian Residency Status but have not yet received their Landed Papers will not be considered for insurance.

Applicants with a valid work or study permit will be considered for face amount up to a maximum of \$250,000.

Telephone Verification

A Third Party verifier may call the Proposed Insured and/or Owner of the policy to verify all information obtained within the application for insurance. The phone call is recorded.

Medical Impairments

Condition	Acceptable Criteria	Express Elite
A Abnormal Growth	» Basel Cell Carcinoma	» Accept
	» Benign cyst, lump, tumor	» Accept
	Fully investigated, stable for over	
	2 years, pathology confirmed benign	
Activities of Daily Living		 Apply for A-Z
assistance		
AIDS/HIV Positive or any		Apply for A-Z
AIDS related disease		
Alcohol Addiction	» After 5 years, without relapse	» Accept
/Alcoholism	or current use	
	Within 5 years	Apply for A-Z
Alzheimer's Disease		Apply for A-Z
Amputation	» Caused by injury	» Accept
	 Caused by disease 	Apply for A-Z
Amyotrophic Lateral		 Apply for A-Z
Sclerosis (ALS)		
Anabolic steroids		Apply for A-Z
Anemia		 Apply for A-Z
Aneurysm		Apply for A-Z
Angina		Apply for A-Z
Angioplasty		Apply for A-Z
Ankylosing Spondylitis		 Apply for A-Z
Anxiety disorder	» If no work missed, hospitalization,	» Accept
	or suicidal ideations/attempts	
Aortic Insufficiency		Apply for A-Z
Aortic Stenosis		 Apply for A-Z
Aplastic Anemia		 Apply for A-Z
Arrhythmia		 Apply for A-Z
Artery Blockage		 Apply for A-Z
Arthritis	» Osteoarthritis, use of NSAIDs only	» Accept
	Psoriatic	• Apply for A-Z
	Rheumatoid	 Apply for A-Z
		,

	Condition	Acceptable Criteria	Express Elite
	Asthma	 Not requiring ongoing use of inhaled corticosteroids (Ongoing use is defined as use over 2 consecutive weeks) Otherwise 	AcceptApply for A-Z
	Atrial Fibrillation	otherwise	• Apply for A-Z
	Autism		Apply for A-Z
	Autoimmune Disorder		Apply for A-Z
В	Basal Cell Carcinoma		» Accept
	Bipolar Disorder		 Apply for A-Z
	/Manic Depression		
	Blood Disorders		 Apply for A-Z
	Blood Pressure	» On treatment, well controlled	» Accept
	Bone Marrow Transplant		 Apply for A-Z
	Build	» If weight within build chart	» Accept
С	Cancer		Apply for A-Z
	Cardiac Chest Pain		Apply for A-Z
	Cardiomyopathy		
	(Enlarged Heart)		Apply for A-Z
	Central Nervous System		 Apply for A-Z
	Disease/Disorder		
	Cerebral Palsy		 Apply for A-Z
	Chronic Bronchitis (COPD)		 Apply for A-Z
	Chronic Kidney Disease (CKD)		 Apply for A-Z
	Chronic Obstructive		 Apply for A-Z
	Pulmonary Disease (COPD)		
	Circulatory Surgery		 Apply for A-Z
	Cirrhosis		 Apply for A-Z
	Congenital Heart Disease		Apply for A-Z
	Congestive Heart Failure (CHF)		Apply for A-Z
	Coronary Artery Bypass Graft		Apply for A-Z
	Coronary Artery Disease (CAD)		Apply for A-Z
	Crohn's Disease		Apply for A-Z
	Cystic Fibrosis		Apply for A-Z
D	Dementia		• Apply for A-Z

Condition		Acceptable Criteria	Express Elite
Depression		If no missed work, hospitalization, or suicidal ideations/attemptsOtherwise	AcceptApply for A-Z
Diabetes		If during pregnancy, see Gestational Diabetes Section	• Apply for A-Z
Dialysis			 Apply for A-Z
Down's Syndro	ome		 Apply for A-Z
Drug Use (excluding ma	rijuana)	» After 5 years, without relapse	» Accept
E Emphysema			Apply for A-Z
Epilepsy		» More than 5 years seizure free, controlled with medication, no complications	» Accept
		• Otherwise	Apply for A-Z
F Fibromyalgia		» Fully investigated, no missed work	» Accept
Fibrosis			Apply for A-Z
G Gallbladder Di	sorders	 Gallstone treatment completed and resolved Otherwise	AcceptApply for A-Z
Gastric Bypass	S Surgery	Weight within build chart, stabilized for 1 year, no complications	» Accept
Gastrointestin Disorders	al System	 Acid reflux, Ulcer, GERD, Gastritis, Celiac, Hernia, IBS (Fully investigated and controlled) IBD (Crohn's / Ulcerative Colitis) 	AcceptApply for A-Z
Genitourinary	System	"> Urinary Tract Infection, resolved, less than 2 per year	» Accept
		Single ovarian cyst, fully investigated, stable for over 2 years, pathology confirmed benign	» Accept
		» Hysterectomy surgery completed, pathology confirmed benign	» Accept
Gestational Di	abetes	» In history, not currently pregnant, fully recovered, no treatment recommended, current urine / blood tests normal	» Accept

Condition	Acceptable Criteria	Express Elite
Gout	» Acute, no complications,	» Accept
	less than 3 attacks per year	
	Otherwise	Apply for A-Z
Heart Attack		Apply for A-Z
(Myocardial Infarction)		
Heart Blockage		Apply for A-Z
Heart Bypass Surgery		 Apply for A-Z
Heart Disease		Apply for A-Z
Heart Murmur		Apply for A-Z
Heart Rhythm Disorder	See Arrhythmia	Apply for A-Z
Heart Surgery		 Apply for A-Z
Heart Valve Disease		Apply for A-Z
Hemophilia		Apply for A-Z
Hepatitis B	» No residual liver damage and/or	» Accept
	elevations in liver function tests	
Hepatitis C		 Apply for A-Z
High Blood Pressure	» Controlled, stable on medication	» Accept
High Cholesterol	» Controlled, stable on medication	» Accept
Hodgkin's Lymphoma (HL)		 Apply for A-Z
Huntington's Chorea		 Apply for A-Z
Hypertension	» Controlled, stable on medication	» Accept
Hysterectomy	» Completed, pathology	» Accept
	confirmed benign	
Inflammatory Arthritis		 Apply for A-Z
Inflammatory Bowel Disease	Crohn's and Ulcerative Colitis	 Apply for A-Z
(IBD)		
Kidney Disease		 Apply for A-Z
Leukemia		 Apply for A-Z
Liver Diseases		 Apply for A-Z
Lupus		 Apply for A-Z
Malignant Tumor		 Apply for A-Z
Marijuana Use	» 4 or less times per week	» Non Smoker Rate
	» 5 - 7 times per week	» Smoker Rate
	 More than 7 times week 	 Apply for A-Z

Condition	Acceptable Criteria	Express Elite
Mental Disorder	» Only if no missed work, hospitalization, or suicidal ideations/attempts	» Accept
	• Otherwise	 Apply for A-Z
Mitral Insufficiency		Apply for A-Z
Mitral Stenosis		 Apply for A-Z
Multiple Sclerosis (MS)		 Apply for A-Z
Muscular Dystrophy		 Apply for A-Z
N Nervous Disorder	» Only if no missed work, hospitalization, or suicidal ideations/attempts	» Accept
	• Otherwise	Apply for A-Z
Neurological Disease		 Apply for A-Z
Non-Hodgkin Lymphoma (NHL))	 Apply for A-Z
Opioid Dependence		 Apply for A-Z
Organ Transplants		 Apply for A-Z
Osteoarthritis	» Use of NSAIDs only	» Accept
Oxygen Use		 Apply for A-Z
P Pacemaker		Apply for A-Z
Pancreatitis	Single attack, acute, more than1 year ago, non alcohol related,no complications	» Accept
	Chronic and/or alcohol related	Apply for A-Z
Paralysis	Paraplegia, quadriplegia	Apply for A-Z
Parkinson's Disease		Apply for A-Z
Peripheral Vascular (or Arterial Disease (PVD/PAD)		Apply for A-Z
Polycystic Kidney Disease (PKD)		 Apply for A-Z
Polymyalgia Rheumatica		• Apply for A-Z
Proctitis	» Mild proctitis only, no treatment with immunomodulators	» Accept
Prostate Disorder	» BPH confirmed, stable on treatment, no pending biopsy	» Accept
Proteinuria		Apply for A-Z
Psoriatic Arthritis		Apply for A-Z
Psychosis		 Apply for A-Z

	Condition	Acceptable Criteria	Express Elite
R	Raynaud's Disease	» No underlying cause	» Accept
	Rheumatoid Arthritis		 Apply for A-Z
S	Sarcoidosis	» Localized, skin involvement only	» Accept
		Pulmonary	Apply for A-Z
	Schizophrenia or		 Apply for A-Z
	Schizoaffective Disorder		
	Sleep Apnea	» Mild, with ongoing treatment	» Accept
	Splenectomy	» Due to trauma, fully recovered	» Accept
		• Otherwise	Apply for A-Z
	Stent Insertion		Apply for A-Z
	Stroke or Cerebrovascular Accident (CVA)		Apply for A-Z
T	Thyroid Disease or Disorder	 Hypothyroid, fully investigated, treated, and controlled, without hypertension or cardiovascular abnormalities Nodules, cyst, lump, growths in thyroid, please see 'Abnormal Growths' 	» Accept » Accept
	Transient Ischemic Attack	» Single TIA, fully investigated	» Accept
	(TIA)	• Otherwise	Apply for A-Z
	Tuberculosis	» Treatment completed, inactive	» Accept
U	Ulcerative Colitis		Apply for A-Z
V	Valvular Disease or Disorder		 Apply for A-Z
W	Wheelchair Use	Includes chronic injury or disability resulting in permanent and ongoing use of a wheelchair	• Apply for A-Z

Non-Medical Risks

Condition	Acceptable Criteria	Express Elite
Aviation	 Scheduled commercial pilots Otherwise, participated in past 2 years or plans to in next 12 months 	AcceptApply for A-Z
Criminal History	More than 10 years since completionDUI charge within past 24 months	AcceptApply for A-Z
Driving Criticism	 Less than 3 moving violations within past 12 months Licence suspended or revoked within past 24 months DUI charge within past 24 months 	AcceptApply for A-ZApply for A-Z
Foreign Travel	 Less than 12 consecutive weeks More than 12 consecutive weeks outside North America, the Caribbean, United Kingdom, European Union, Australia 	AcceptApply for A-Z
Hazardous Sports	 Vacation excursion, less than 2 times per year Otherwise, participated in past 2 years or plans to in next 12 months 	AcceptApply for A-Z

Medication List

Please be advised, the intent of this list is to help you quickly identify medications that are ineligible for Express Elite. If medication prescribed for your client is on this list, apply for A-Z Life Coverage.

NOTE: This list is not exhaustive; some medications that do not appear on this list may still be ineligible for Express Elite.

	Medication Name	Indication
Α	Abilify	Bipolar Disorder, Schizophrenia, Psychotic Disorder
	Albuterol	Asthma, COPD (Chronic Bronchitis, Emphysema)
	Amiodarone	Arrhythmia
	Anastrozole	Cancer
	Antabuse	Alcohol/drug dependence
	Aricept	Alzheimer's, Dementia
	Arimidex	Cancer
	Aripiprazole	Bipolar Disorder, Schizophrenia, Psychotic Disorder
	Asenapine	Bipolar Disorder, Schizophrenia, Psychotic Disorder
	Azathioprine	Autoimmune disorders (Lupus, rheumatoid arthritis, IBD, psoriasis, ankylosing spondylitis), Organ transplant
В	Benlysta	Systemic Lupus
	Bevespi Aerosphere	Severe Asthma, COPD (Bronchitis/Emphysema)
	Bidil	Congestive Heart Failure
	Brexpiprazole	Bipolar Disorder, Schizophrenia, Psychotic Disorder
С	Calcitriol	Kidney Disease
	Carbamazepine	Epilepsy, Neuralgia
	Carbidopa	Parkinson's Disease
	Cariprazine	Bipolar Disorder, Schizophrenia, Psychotic Disorder
	Casodex	Cancer
	Cellcept	Autoimmune disorders (Lupus, rheumatoid arthritis, IBD, psoriasis, ankylosing spondylitis), Organ transplant
	Chlorpromazine	Bipolar Disorder, Schizophrenia, Psychotic Disorder

Medication Name	Indication
Clopidogrel	Heart Disease/Heart Attack, CAD, Angina, Stroke (CVA), Circulatory disorders (PVD/ PAD, Clotting disorders)
Clozapine	Bipolar Disorder, Schizophrenia, Psychotic Disorder
Clozaril	Bipolar Disorder, Schizophrenia, Psychotic Disorder
Cyclosporine	Autoimmune disorders (Lupus, rheumatoid arthritis, IBD, psoriasis, ankylosing spondylitis), Organ transplant
D Daklinza	Hepatitis C
Daliresp	Severe Asthma, COPD (Bronchitis/Emphysema)
Digoxin	Congestive Heart Failure
Donepezil	Alzheimer's, Dementia
E Effient	Heart Disease/Heart Attack, CAD, Angina, Stroke (CVA), Circulatory disorders (PVD/ PAD, Clotting disorders)
Ellipta	Severe Asthma, COPD (Bronchitis/Emphysema)
Enbrel	Autoimmune disorders (Lupus, rheumatoid arthritis, IBD, psoriasis, ankylosing spondylitis), Organ transplant
Epclusa	Hepatitis C
Etanercept	Autoimmune disorders (Lupus, rheumatoid arthritis, IBD, psoriasis, ankylosing spondylitis), Organ transplant
Exelon	Alzheimer's, Dementia
F Fanapt	Bipolar Disorder, Schizophrenia, Psychotic Disorder
Femara	Cancer
Fentanyl	Opioid
Flovent	Severe Asthma, COPD (Bronchitis/Emphysema)
Fluphenazine	Bipolar Disorder, Schizophrenia, Psychotic Disorder
G Gabapentin	Epilepsy, Neuralgia
Geodon	Bipolar Disorder, Schizophrenia, Psychotic Disorder
Gliclazide	Diabetes (oral medication)
Glimepiride	Diabetes (oral medication)
Glipizide	Diabetes (oral medication)

	Medication Name	Indication
Н	Haldol	Bipolar Disorder, Schizophrenia, Psychotic Disorder
	Haloperidol	Bipolar Disorder, Schizophrenia, Psychotic Disorder
	Harvoni	Hepatitis C
	Humalog	Diabetes (insulin)
	Humira	Autoimmune disorders (Lupus, rheumatoid arthritis, IBD, psoriasis, ankylosing spondylitis), Organ transplant
	Hydrea	Cancer
	Hydroxychloroquine	Autoimmune disorders (Lupus, rheumatoid arthritis, IBD, psoriasis, ankylosing spondylitis), Organ transplant
1	lloperidone	Bipolar Disorder, Schizophrenia, Psychotic Disorder
	Imuran	Autoimmune disorders (Lupus, rheumatoid arthritis, IBD, psoriasis, ankylosing spondylitis), Organ transplant
	Infliximab	Autoimmune disorders (Lupus, rheumatoid arthritis, IBD, psoriasis, ankylosing spondylitis), Organ transplant
	Inspra	Congestive Heart Failure
	Invega	Bipolar Disorder, Schizophrenia, Psychotic Disorder
	Isosorbide mononitrate	Angina (Cardiac chest pain, CAD)
J	Janumet	Diabetes (oral medication)
L	Lanoxin	Heart Failure/Arrhythmia
	Lantus	Diabetes (insulin)
	Latuda	Bipolar Disorder, Schizophrenia, Psychotic Disorder
	Leflunomide	Autoimmune disorders (Lupus, rheumatoid arthritis, IBD, psoriasis, ankylosing spondylitis), Organ transplant
	Levemir	Diabetes (insulin)
	Levodopa	Parkinson's Disease
	Lithium	Bipolar Disorder, Schizophrenia, Psychotic Disorder
	Lovenox	Heart Disease/Heart Attack, CAD, Angina, Stroke (CVA), Circulatory disorders (PVD/ PAD, Clotting disorders)
	Lupron	Cancer
	Lurasidone	Bipolar Disorder, Schizophrenia, Psychotic Disorder

Medication Name	Indication
M Mavyret	Hepatitis C
Metformin	Diabetes (oral medication)
Methadone	Opioid dependence
Methotrexate	Autoimmune disorders (Lupus, rheumatoid arthritis, IBD, psoriasis, ankylosing spondylitis), Organ transplant
N Namenda	Dementia
Nitroglycerin	Angina (Cardiac chest pain, CAD)
NovoLog	Diabetes (insulin)
O Olanzapine	Bipolar Disorder, Schizophrenia, Psychotic Disorder
Onglyza	Diabetes (oral medication)
Oxycodone	Opioid
P Paliperidone	Bipolar Disorder, Schizophrenia, Psychotic Disorder
Percocet	Opioid
Perphenazine	Bipolar Disorder, Schizophrenia, Psychotic Disorder
Plavix	Heart Disease/Heart Attack, CAD, Angina, Stroke (CVA), Circulatory disorders (PVD/ PAD, Clotting disorders)
Pregabalin	Epilepsy, Neuralgia
Pulmicort	Severe Asthma, COPD (Bronchitis/Emphysema)
Q Quetiapine	Bipolar Disorder, Schizophrenia, Psychotic Disorder
R Ranexa	Hypertension, CAD, Angina, blood clotting disorders
Remicade	Autoimmune disorders (Lupus, rheumatoid arthritis, IBD, psoriasis, ankylosing spondylitis), Organ transplant
Rexulti	Bipolar Disorder, Schizophrenia, Psychotic Disorder
Ribavirin	Hepatitis C
Rilutek	ALS
Riluzole	ALS
Risperdal	Bipolar Disorder, Schizophrenia, Psychotic Disorder
Risperidone	Bipolar Disorder, Schizophrenia, Psychotic Disorder
S Saphris	Bipolar Disorder, Schizophrenia, Psychotic Disorder
Sensipar	Kidney Disease

Medication Name	Indication
Seroquel	Bipolar Disorder, Schizophrenia, Psychotic Disorder
Serzone	Bipolar Disorder, Schizophrenia, Psychotic Disorder
Sulfasalazine	Autoimmune disorders (Lupus, rheumatoid arthritis, IBD, psoriasis, ankylosing spondylitis), Organ transplant
Symbicort	Severe Asthma, COPD (Bronchitis/Emphysema)
T Tamoxifen	Cancer
Tegretol	Epilepsy, Neuralgia
Tenofovir	HIV
Toujeo	Diabetes (insulin)
Tresiba	Diabetes (insulin)
Trileptal	Epilepsy, Neuralgia
V Ventolin	Asthma, COPD (Chronic Bronchitis, Emphysema)
Vicodin	Opioid
Vosevi	Hepatitis C
Vraylar	Bipolar Disorder, Schizophrenia, Psychotic Disorder
W Warfarin	Heart Disease/Heart Attack, CAD, Angina, Stroke (CVA), Circulatory disorders (PVD/ PAD, Clotting disorders)
X Xarelto	Heart Disease/Heart Attack, CAD, Angina, Stroke (CVA), Circulatory disorders (PVD/ PAD, Clotting disorders)
Z Zemplar	Kidney Disease
Zepatier	Hepatitis C
Ziprasidone	Bipolar Disorder, Schizophrenia, Psychotic Disorder
Zyprexa	Bipolar Disorder, Schizophrenia, Psychotic Disorder



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