

Canada Protection Plan Offer

Canada Protection Plan is not a guaranteed issue as several questions are asked which are included below. Please read carefully and see what you would qualify for. Again we welcome questions. If any questions in Section A are answered with a "yes", coverage is not available.

If any questions in Section B are answered with a "yes" then only the Deferred Life plan is available. This means that no death claim will be paid for two years from date of issue and only the premiums will be returned with a nominal interest rate should you die in this two year period.

If all questions in Section A and B are answered with a "no", then Simplified Life is available and benefits start on issue. Coverage is available for \$50,001 to \$75,000 unless you are a smoker in which case it is only available for \$50,000.

Section A

1. Within the past THREE YEARS, have you had or been treated for:
 - a) heart failure or peripheral vascular disease?
 - b) cancer or malignant tumour?
 - c) unusual chronic infection or Immune System abnormality including HIV/AIDS?
 - d) an incurable terminal illness?
 - e) organ transplant?
2. Are you currently hospitalized or confined to a nursing facility?

Section B

1. Within the past TWO YEARS, have you had or been treated for:
 - a) heart attack, stroke, bypass surgery or coronary artery disease requiring hospitalization?
 - b) angina or severe chest pains requiring hospitalization?
 - c) high blood pressure not controlled by medication and/or a doctor?
 - d) serious blood disorders such as hemophilia, thrombocytopenia or serious anemia?
 - e) chronic respiratory condition which required the administration of oxygen?
 - f) chronic kidney disease?
 - g) chronic liver disease such as hepatitis B or C and cirrhosis?
 - h) Alzheimer's disease, dementia, multiple sclerosis or suicide attempts?
 - i) alcoholism or drug addiction?
 - j) diabetes requiring daily insulin injections?
2. Within the past TWO YEARS, have you applied for life insurance, which has been declined or postponed?
3. Within the past SIX MONTHS, have you had any medical tests done for which a diagnosis has not yet been reached?

Section C (for coverage over \$50,000 to a maximum of \$75,000)

1. Would the answers to the questions in Sections A and B change if the time frame changed to "Within the past FIVE YEARS"?
2. Is your weight greater than that shown for your height?

Height		Weight		Height		Weight	
Imperial	Metric (cm)	Imperial	Metric (kg)	Imperial	Metric (cm)	Imperial	Metric
4'10"	145	150	68	5'10"	175	218	99
4'11"	148	155	70	5'11"	178	224	102
5' 0"	150	161	73	6' 0"	180	230	105
5' 1"	153	166	75	6' 1"	183	238	108
5' 2"	155	173	79	6' 2"	185	244	111
5' 3"	158	179	81	6' 3"	188	251	114
5'4"	160	184	84	6'4"	190	258	117
5' 5"	163	189	86	6' 5"	193	264	120
5' 6"	165	195	89	6' 6"	195	271	123
5' 7"	168	200	91	6' 7"	198	279	127
5' 8"	170	206	94	6' 8"	200	285	130
5' 9"	173	213	97	6' 9"	203	293	133