

Foundational Life Underwriting Requirements

Age at Application

Amount(\$)*	15-40	41-45	46-50	51-60	61-65	66-70
up to 99,999	Non-Med	Non-Med	Non-Med	Para-med	Para-med	Para-med
100,000 - 250,000	Non-Med Urine-HIV/Saliva**	Non-Med Urine-HIV/Saliva	Para-med Urine-HIV	Para-med Urine-HIV	Para-med Urine-HIV ECG	Para-med Urine-HIV ECG
250,001 - 500,000	Non-Med Urine-HIV/Saliva	Para-med Urine-HIV	Para-med Urine-HIV	Para-med Urine-HIV ECG	Para-med Urine-HIV ECG	Medical Blood Profile Urinalysis ECG
500,001 - 1,000,000	Para-med Blood profile Urinalysis	Para-med Blood profile Urinalysis	Para-med Blood profile Urinalysis ECG	Medical Blood profile Urinalysis ECG	Medical Blood profile Urinalysis ECG	Medical Blood profile Urinalysis ECG
1,000,001 - 3,000,000***	Para-Med Blood profile Urinalysis IR	Medical Blood profile Urinalysis ECG IR	Medical Blood profile Urinalysis ECG IR	Medical Blood profile Urinalysis ECG IR	Medical Blood profile Urinalysis ECG IR	Medical Blood profile Urinalysis ECG IR MVR
3,000,001 - 5,000,000	Medical Blood profile Urinalysis ECG IR MVR	Medical Blood profile Urinalysis ECG IR MVR	Medical Blood profile Urinalysis ECG IR MVR	Medical Blood profile Urinalysis ECG IR MVR	Medical Blood profile Urinalysis Stress ECG IR MVR	Medical Blood profile Urinalysis Stress ECG IR MVR
over 5,000,000	Medical Blood profile Urinalysis ECG IR MVR	Medical Blood profile Urinalysis Stress ECG IR MVR	Medical Blood profile Urinalysis Stress ECG IR MVR	Medical Blood profile Urinalysis Stress ECG IR MVR	Medical Blood profile Urinalysis Stress ECG IR MVR	Medical Blood profile Urinalysis Stress ECG IR MVR

* Amount means the total amount of insurance applied for and issued within the past 6 months by RBC Insurance® or by another company

** We will now accept either a Saliva Test or a Urine-HIV for life insurance where paramedicals and blood profiles are not required.

*** MVRs are required over \$1,000,000 on applicants age 25 and under and ages 65 and older.

Ages over 70 submit non-medical - Underwriting will advise.

Medical evidence completed for RBC Insurance is generally valid to obtain additional insurance coverage within a six (6) month period.

RBC Insurance reserves the right to order additional requirements when deemed necessary.

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