

# Standard and Preferred Term Underwriting Requirements

To determine the applicable underwriting requirements, use the current amount of life coverage (all products) being applied for, plus the total of all other life coverage issued, pending or applied for within the last 6 months with RBC Life Insurance Company.

Age	\$0 to \$99,999	\$100,000 to \$249,999	\$250,000 to \$500,000	\$500,001 to \$1,000,000	\$1,000,001 to \$3,000,000	\$3,000,001 to \$5,000,000	Over \$5,000,000
18-40	1	1	3	5	5	10	10
41-45	1	1	3	5	7	10	11
46-50	1	2	3	7	7	10	11
51-55	1	2	3	7	9	10	11
56-60	1	2	6	9	9	10	11
61-65	1	4	6	9	9	11	11
66-70	1	4	8	9	9	11	11

- 1 Tele-App or Full Application
- 2 Tele-App or Paramed, Urine HIV, Vitals
- 3 Tele-App or Paramed, Blood Profile, Urinalysis, Vitals
- 4 Tele-App or Paramed, ECG, Urine HIV, Vitals
- 5 Tele-App or Paramed, Blood Profile, Urinalysis, Vitals, MVR
- 6 Tele-App or Paramed, Blood Profile, ECG, Urinalysis, Vitals
- 7 Tele-App or Paramed, Blood Profile, ECG, Urinalysis, Vitals, MVR
- 8 Medical, Blood Profile, ECG, Urinalysis
- 9 Medical, Blood Profile, ECG, Urinalysis, MVR
- 10 Medical, Blood Profile, ECG, Urinalysis, IR, MVR
- 11 Medical, Blood Profile, Stress ECG, Urinalysis, IR, MVR

A paramedical nurse obtains the vital statistics. In addition to collecting the urine sample, the nurse will also weigh and measure the applicant and take their blood pressure and pulse.

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Underwritten by RBC Life Insurance Company

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