

# SecureLife™ Advisor's Guide

## ***Life Insurance for your Special Risk Clients***

*SecureLife™ was designed specifically for your clients that have been unable to obtain life insurance elsewhere due to their medical or lifestyle history. Through an innovative underwriting process we call "clinical underwriting", and a creative plan design, ACE is able to offer insurance to many individuals that have been declined by other insurers.*

*SecureLife™ is distributed by Hunter McCorquodale Inc., a leading provider of special risk products for the Canadian market.*

*This is a reference guide for insurance advisors. It contains details about the plan, an underwriting pre-screening guide that will help you determine if your client will qualify for coverage under the plan, and premium rate information. For more information about SecureLife™ or to obtain quotes and application forms please visit [www.hunmcc.com](http://www.hunmcc.com) and follow the links.*

### ***What is clinical underwriting?***

The clinical underwriting process uses the most current medical research to evaluate applicants individually, focusing on the elements that truly affect a person's longevity, such as lifestyle, family and medical history and compliance with doctor's orders.

There are several key factors that form the basis of clinical underwriting:

- ☑ Control – Is the medical condition stable and under reasonable control?
- ☑ Compliance – Is the applicant following doctor's orders and making appropriate lifestyle adjustments?
- ☑ Family history – What is the applicant's family health history?
- ☑ Complete medical information – full medical records are obtained on every applicant, to ensure the underwriter has an accurate and complete picture of the applicant's medical history
- ☑ Current medical research – Medical breakthroughs occur daily, yet current life insurance practices employed by many insurance companies ignore these advances, and may deny applicants coverage based on an outdated underwriting manual.

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## **PLAN INFORMATION**

### ***Plan Type:***

Level term insurance for 20 years or to age 75, whichever occurs first.

Non-renewable, non-convertible

### ***Issue Ages:***

20 to 65

### ***Minimum Face Amount:***

\$50,000

### ***Maximum Face Amount:***

\$500,000

### ***Premiums:***

Premiums are designed to remain level for the duration of the plan. Premiums are not guaranteed but will change only if they are being adjusted for the SecureLife™ plan as a whole.

Current standard premium rates are included in this guide. Most applicants that are approved will pay the standard premium rate. However, some approved applicants will be offered coverage at a cost that is approximately 40% higher.

Premiums are payable on a monthly pre-authorized withdrawal basis.

The minimum monthly base premium (excluding premium refund rider) is \$30/month.

### ***Non-smoker definition:***

No use of tobacco, including marijuana and nicotine substitutes, within the last 12 months.

### ***Premium Refund Rider:***

When the optional premium refund rider is included, the policy owner may cancel the policy after 10 years and receive a refund equal to 55% of all premiums paid.

If the policy is continued to maturity (20 years or age 75, whichever occurs first) a refund of 75% of all premiums will be paid (a reduced percentage applies for issue ages over 55).

### ***Waiver of Premium Rider:***

Not available

### ***Joint policies:***

Not available

### ***Illustrations:***

Illustrations may be obtained on-line at [www.hunmcc.com](http://www.hunmcc.com). A signed illustration must be submitted with every application.

### ***Applications:***

Application forms may also be downloaded from [www.hunmcc.com](http://www.hunmcc.com).

## PLAN INFORMATION (Continued)

### **Underwriting:**

SecureLife™ is a fully underwritten plan.

Standard medical underwriting requirements are summarized in the following table. Please note that this is for information purposes only. Advisors should NOT order any medical underwriting requirements—this will be done by Hunter McCorquodale Inc. after initial review of the application.

<b>Face Amount</b>	<b>Age</b>			
	20-40	41-50	51-60	61-65
\$50,000 to \$99,000	<b>A</b>	<b>A</b>	<b>A</b>	<b>A</b>
\$100,000 to \$199,000	<b>B</b>	<b>B</b>	<b>C</b>	<b>C</b>
\$200,000 to \$500,000	<b>B</b>	<b>B</b>	<b>D</b>	<b>D</b>

- A** Application, APS
- B** Application, APS, Urine
- C** Application, APS, Urine, Blood
- D** Application, APS, Urine, Blood, resting ECG

## UNDERWRITING PRESCREENING GUIDELINES

Although we can consider many applicants that have been declined elsewhere, there are some medical impairments that we are unable to insure, and others where a certain period of time must pass after diagnosis or successful treatment, before we can consider an application.

Please refer to the following information before submitting an application. Note, since these are guidelines only - we encourage you to submit a preliminary inquiry on each potential case to [info@hunmcc.com](mailto:info@hunmcc.com) (see preliminary inquiry questionnaires at [www.hunmcc.com](http://www.hunmcc.com)), or call 1-888-995-9199.

### ***Decline:***

If your client has been diagnosed with one or more of the following impairments, we cannot provide coverage. Please do not submit an application, as it will be declined. Please note this list is not exhaustive but covers the more common impairments that we cannot consider:

- AIDS
- Alcohol Abuse – if current, or including cardiomyopathy, ascites, cirrhosis or esophageal varices. Please refer also to the Postpone section.
- Alzheimer's Disease
- Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease)
- Cancer, if currently present – refer also to the Postpone section
- Chronic congestive heart failure
- Coronary Artery Disease diagnosed under age 30
- Cystic Fibrosis
- Diabetes
  - Diagnosed under age 10
  - Type I (requiring insulin) with a diagnosis of neuropathy, retinopathy or nephropathy
- Down's Syndrome
- Drug abuse – if current. Refer also to the Postpone section.
- Heart attack under age 30
- Heart disease with a current ejection fraction of less than 30%, or diagnosed under age 30
- Heart Transplant
- Hepatitis C with diagnosis of cirrhosis of the liver
- HIV positive
- Hospitalized currently – can consider after discharge
- Huntington's Chorea
- Kidney dialysis
- Lung transplant
- Muscular Dystrophy, Duchenne type
- Primary Sclerosing Cholangitis
- Respiratory Disease with FEV1 less than 40% or requiring oxygen
- Sarcoidosis, Stage IV
- Schizophrenia
- Stroke with major residuals such as paralysis or inability to perform ADLs. See also Postpone section.

## UNDERWRITING PRESCREENING GUIDELINES (Continued)

### ***Postpone:***

If your client has been diagnosed with one of the following medical conditions, we can consider an application upon completion of the specified time period after diagnosis or successful treatment.

- Alcohol abuse – after 2 years “clean”, possibly 1 year if less severe
- Angioplasty – six months after procedure
- Cancer
  - Prostate, testicular – 6 months after last treatment (if no metastases)
  - Colon, skin (melanoma), lung, breast, ovarian – 2 years after last treatment (if no metastases)
  - Metastatic – 5 years after last treatment
- Coronary artery bypass – 6 months after procedure
- Drug abuse – after 2 years “clean”
- Heart attack – after six months
- Heart valve replacement surgery – after six months
- Kidney transplant – after 2 years
- Liver transplant – after 10 years
- Psychosis/major depression/bipolar – 2 years after last hospitalization, suicide attempt or diagnosis
- Quadriplegia – 1 year after diagnosis, if no history of respiratory disease or chronic urinary infections, and good adjustment
- Sarcoidosis (pulmonary involvement only), stages I, II or III – one year after diagnosis
- Stroke – after 6 months, if no major residuals
- Suicide attempt – 2 years after last attempt
- Surgery scheduled with general anaesthetic – consider after recovery
- Systemic lupus erythematosus – 1 year after diagnosis

## PREMIUM RATES

### Base Rates\*

Issue Age	Monthly Premium per \$1000 face amount			
	Male Non-Smoker**	Male Smoker	Female Non-smoker**	Female Smoker
20	0.44	0.66	0.36	0.55
21	0.44	0.67	0.36	0.56
22	0.44	0.67	0.36	0.57
23	0.44	0.67	0.36	0.58
24	0.44	0.67	0.37	0.59
25	0.44	0.68	0.37	0.60
26	0.45	0.69	0.37	0.62
27	0.45	0.71	0.38	0.63
28	0.45	0.73	0.39	0.65
29	0.45	0.74	0.39	0.67
30	0.46	0.76	0.40	0.68
31	0.47	0.80	0.41	0.72
32	0.49	0.84	0.41	0.76
33	0.51	0.88	0.42	0.80
34	0.53	0.92	0.43	0.84
35	0.54	0.96	0.44	0.88
36	0.58	1.08	0.48	0.94
37	0.62	1.21	0.51	1.00
38	0.65	1.33	0.55	1.07
39	0.69	1.46	0.59	1.13
40	0.73	1.58	0.62	1.20
41	0.80	1.76	0.66	1.28
42	0.87	1.95	0.69	1.37
43	0.94	2.13	0.73	1.45
44	1.01	2.31	0.76	1.54
45	1.08	2.49	0.80	1.62
46	1.24	2.84	0.89	1.80
47	1.39	3.19	0.99	1.98
48	1.55	3.54	1.08	2.16
49	1.71	3.89	1.18	2.34
50	1.86	4.24	1.27	2.51
51	2.09	4.95	1.43	2.75
52	2.32	5.67	1.58	2.99
53	2.55	6.38	1.74	3.23
54	2.78	7.10	1.90	3.48
55	3.01	7.81	2.05	3.72
56	3.24	8.03	2.19	3.97
57	3.47	8.24	2.34	4.23
58	3.71	8.46	2.48	4.49
59	3.94	8.67	2.62	4.75
60	4.18	8.89	2.77	5.01
61	4.34	9.24	2.92	5.24
62	4.50	9.59	3.07	5.47
63	4.66	9.93	3.22	5.69
64	4.82	10.28	3.38	5.92
65	4.98	10.63	3.53	6.15

\* Rates are not guaranteed — Please refer to Plan Information section.

\*\* *Non-smoker definition*: No use of tobacco, including marijuana and nicotine substitutes, within the last 12 months.

## PREMIUM RATES (Continued)

### Premium Refund Rider Rates\*

Issue Age	Monthly Premium per \$1000 face amount			
	Male Non-Smoker**	Male Smoker	Female Non-smoker**	Female Smoker
20	0.27	0.40	0.22	0.34
21	0.27	0.41	0.22	0.34
22	0.27	0.41	0.22	0.35
23	0.27	0.41	0.22	0.35
24	0.27	0.41	0.23	0.36
25	0.27	0.41	0.23	0.37
26	0.28	0.42	0.23	0.38
27	0.28	0.43	0.23	0.38
28	0.28	0.44	0.24	0.40
29	0.28	0.45	0.24	0.41
30	0.28	0.46	0.25	0.41
31	0.29	0.49	0.25	0.44
32	0.30	0.51	0.25	0.46
33	0.31	0.53	0.26	0.49
34	0.32	0.56	0.26	0.51
35	0.33	0.58	0.27	0.53
36	0.35	0.65	0.29	0.57
37	0.38	0.73	0.31	0.61
38	0.40	0.80	0.34	0.65
39	0.42	0.88	0.36	0.68
40	0.44	0.95	0.38	0.73
41	0.49	1.06	0.40	0.77
42	0.53	1.18	0.42	0.83
43	0.57	1.28	0.44	0.88
44	0.61	1.39	0.46	0.93
45	0.65	1.50	0.49	0.98
46	0.75	1.71	0.54	1.09
47	0.84	1.92	0.60	1.19
48	0.94	2.13	0.65	1.30
49	1.03	2.34	0.71	1.41
50	1.12	2.55	0.77	1.51
51	1.26	2.98	0.86	1.66
52	1.40	3.41	0.95	1.80
53	1.54	3.83	1.05	1.94
54	1.67	4.27	1.15	2.09
55	1.81	4.69	1.24	2.24
56	1.95	4.82	1.32	2.39
57	2.09	4.95	1.41	2.54
58	2.23	5.08	1.49	2.70
59	2.37	5.21	1.58	2.86
60	2.51	5.34	1.67	3.01
61	2.61	5.55	1.76	3.15
62	2.71	5.76	1.85	3.29
63	2.80	5.96	1.94	3.42
64	2.90	6.17	2.03	3.56
65	2.99	6.38	2.12	3.70

\* Rates are not guaranteed — Please refer to Plan Information section.

\*\* *Non-smoker definition:* No use of tobacco, including marijuana and nicotine substitutes, within the last 12 months.

**Underwritten by:**



**ace life**

*ACE INA Life Insurance, a member of the ACE Group of companies, is one of the world's most innovative providers of insurance products & services. ACE INA has more than two centuries of insurance experience, with a history that dates as far back as 1792. Today, ACE INA delivers a range of insurance products and services to 50 countries around the world.*

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