

Medical conditions reference guide

Guaranteed Life and Simplified Life insurance

Refer to this chart to learn more about your client's eligibility for Guaranteed Life and Simplified Life. To be eligible for this life insurance coverage, clients need to meet the residency requirement* and truthfully answer the health and lifestyle questions in the application.

Medical conditions	Guaranteed Life	Simplified Life		
		Deferred Life	Deferred Life Plus	Immediate Life
Activities of daily living	✓			
AIDS/HIV Positive	✓			
Alcoholic hepatitis	✓	✓		
Alcohol abuse over 6 years since last use	✓	✓	✓	✓
Alcohol abuse 2-6 years since last use	✓	✓	✓	
Alcohol abuse less than 2 years since last use	✓			
Alzheimer's disease/Dementia	✓			
Amputation	✓	✓		
Amyotrophic Lateral Sclerosis (ALS or Lou Gehrig's disease)	✓			
Aneurysm over 6 years ago since treatment	✓	✓	✓	✓
Aneurysm within a year since treatment	✓			
Anxiety	✓	✓	✓	✓
Arthritis	✓	✓	✓	✓
Autism/Autism Spectrum Disorder (ASD)	✓	✓	✓	✓
Basal Cell Carcinoma (BCC)	✓	✓	✓	✓
Bedridden/Wheelchair bound	✓			
Bipolar disorder	✓	✓	✓	
Bone marrow transplant	✓			
Cancer/Malignant tumour over 3 years since treatment ended	✓			
Cancer/Malignant tumour over 7 years since treatment ended	✓	✓	✓	
Cancer (Metastatic)	✓			
Cardiac Disease/Heart attack or Angina: Smoker (Age, Duration)	✓			
Cardiac Disease/Heart attack or Angina: Non Smoker (Age, Duration)	✓	✓	✓	
Cardiomyopathy (enlarged heart)	✓			
Heart failure/ Congestive heart failure	✓			
Irregular heartbeat not requiring a Pacemaker or defibrillator	✓	✓	✓	✓
Irregular heartbeat requiring a Pacemaker or defibrillator	✓			
Stroke or Cerebrovascular Accident (CVA) or Transient Ischemic Attack (TIA): Smoker (Age, Duration)	✓	✓	✓	

Medical conditions	Guaranteed Life	Simplified Life		
		Deferred Life	Deferred Life Plus	Immediate Life
Stroke or Cerebrovascular Accident (CVA) or Transient Ischemic Attack (TIA): Non Smoker (Age, Duration)	✓			
Vascular disease (Peripheral Vascular or Arterial Disease (PVD/PAD)/Arteriosclerosis	✓	✓		
Chronic Hepatitis	✓	✓		
Chronic kidney disease	✓	✓		
Kidney stones	✓	✓	✓	✓
Polycystic kidney disease	✓			
Polycystic ovarian disease	✓	✓	✓	✓
Chronic liver disease	✓			
Chronic Obstructive Pulmonary Disease (COPD): No oxygen	✓	✓		
Chronic Obstructive Pulmonary Disease (COPD): On Oxygen	✓			
Chronic respiratory disease	✓	✓		
Cirrhosis of the liver	✓			
Congenital heart disease	✓			
Crohn's disease/Ulcerative colitis	✓	✓	✓	✓
Cystic fibrosis	✓			
Depression	✓	✓	✓	✓
Diabetes & Pre-diabetes (Age of Onset, Duration, Treatment)	✓	✓	✓	✓
Dialysis	✓			
Drug abuse over 6 years since last use	✓	✓	✓	✓
Drug abuse 2-6 years since last use	✓	✓	✓	
Drug abuse less than 2 years since last use	✓			
Marijuana	✓	✓	✓	✓
Emphysema not on oxygen	✓	✓		
Emphysema on oxygen	✓			
Epilepsy/Seizures 13+ seizures per year	✓	✓		
Epilepsy/Seizures 0-12 seizures per year			✓	✓
Fibromyalgia	✓	✓	✓	✓
Gastritis	✓	✓	✓	✓
Graves disease	✓	✓	✓	✓
Hemochromatosis	✓	✓	✓	✓
Hepatic fibrosis	✓	✓		
Hepatitis B	✓	✓	✓	
Hepatitis C	✓	✓		
High blood pressure/Hypertension	✓	✓	✓	✓
High cholesterol	✓	✓	✓	✓
Hospitalized more than 48 hours in past 3 months	✓			
Huntington's chorea/Huntington's disease	✓			
Hyperthyroid	✓	✓	✓	✓
Hypothyroid	✓	✓	✓	✓

Medical conditions	Guaranteed Life	Simplified Life		
		Deferred Life	Deferred Life Plus	Immediate Life
Irritable Bowel Syndrome	✓	✓	✓	✓
Living in or on a wait list for a nursing home	✓			
Lupus	✓	✓	✓	✓
Multiple sclerosis	✓	✓		
Muscular dystrophy	✓			
Organ transplant	✓			
Parkinson's disease	✓			
Pending test/surgery	✓			
Pulmonary fibrosis	✓			
Rheumatoid Arthritis (RA)	✓	✓	✓	✓
Schizophrenia	✓	✓		
Sleep apnea (mild and treated)	✓	✓	✓	✓
Sleep apnea (severe and untreated)	✓	✓		
Stomach ulcers	✓	✓	✓	✓
Terminal illness	✓			
Varicose veins	✓	✓	✓	✓

Non-medical conditions	Guaranteed Life	Simplified Life		
		Deferred Life	Deferred Life Plus	Immediate Life
Aviation/Aerial flights	✓	✓	✓	
Bankruptcy	✓	✓	✓	
Criminal offence over 10 years ago	✓	✓	✓	✓
Declined for Insurance in the past	✓			
Hazardous sports	✓	✓	✓	
Occupation	✓	✓	✓	✓
Travel/Reside outside of Canada	✓	✓	✓	

*Residency Status for Policyowners: (1) must have lived in Canada for a minimum of 6 months, and (2) be a Canadian Citizen, Landed Immigrant or Permanent Resident, or have a Post Graduate Work Permit, Student Permit or Work Permit (other than Seasonal Worker).

For a full understanding of the rights and obligations of the policy owner and ivari, please refer to the sample contract available on our Product contract information page.

To submit an application, log in to ivari.ca and go to the ivari 360 page.

For more information, please contact your ivari Sales Representative at sales@ivari.ca.



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