

A guide to non-medical limits and medical evidence requirements for the Flexible Life Plan

For professional adviser use only



These requirements are only for UK lives resident wholly in the UK. They are for indication only and are the minimum basic requirements, based purely on the sum assured and age next birthday. Further evidence may be required at the underwriters discretion.

Non-medical limits

Age next birthday	Non-medical limit	Key
40 and under	£750,000	GPR = General practitioners report
41 - 50	£500,000	PARA = Paramedical
51 - 60	£300,000	ME = Medical examination
61 - 70	£125,000	FBP = Full fasting blood profile
71 and over	£50,000	Ex ECG = Exercise electrocardiogram
		PSA = Prostate specific antigen test (males only)
		FQ = Financial questionnaire signed by client(s)
		ITP = Independent third party confirmation

A third party medical company will contact clients directly to arrange the necessary appointments.

Financial evidence requirements

Please note that ITP is required for all sums assured over £3.5 million, the financial questionnaire will need to be countersigned by either an independent accountant, solicitor or bank manager.

Medical evidence requirements

*As standard we will obtain Cotinine tests for all Lives Assured who disclose themselves as non-smoker on applications with sums assured in excess of £1,000,000. Please note we reserve the right to obtain this test for any applicant on any sum assured, should our underwriters feel this necessary.

Age next birthday: 40 and under	
Sum assured	Medical evidence requirements
£25,000 - £750,000	None
£750,001 - £2,000,000	PARA
£2,000,001 - £3,500,000	GPR, PARA, FBP and FQ
£3,500,001 - £5,000,000	GPR, PARA, FBP, FQ and ITP
5,000,001 plus	GPR, ME, FBP, Ex ECG, FQ and ITP

Age next birthday: 41 - 50	
Sum assured	Medical evidence requirements
£25,000 - £750,000	None
£750,001 - £2,000,000	GPR and PARA
£2,000,001 - £3,500,000	GPR, ME, FBP and FQ
£3,500,001 - £5,000,000	GPR, ME, FBP, FQ and ITP
5,000,001 plus	GPR, ME, FBP, Ex ECG, FQ and ITP

Age next birthday: 51 - 60	
Sum assured	Medical evidence requirements
£25,000 - £300,000	None
£300,001 - £1,000,000	GPR and PARA
£1,000,001 - £2,000,000	GPR and ME
£2,000,001 - £3,500,000	GPR, ME, FBP and FQ
£3,500,001 - £4,000,000	GPR, ME, FBP, FQ and ITP
£4,000,001 plus	GPR, ME, FBP, Ex ECG, FQ and ITP

Age next birthday: 61 - 70	
Sum assured	Medical evidence requirements
£25,000 - £125,000	None
£125,001 - £400,000	GPR and PARA
£400,001 - £1,000,000	GPR and ME
£1,000,001 - £2,000,000	GPR, ME, FBP and PSA
£2,000,001 - £3,500,000	GPR, ME, FBP, PSA and FQ
£3,500,001 plus	GPR, ME, FBP, Ex ECG, PSA, FQ and ITP

Age next birthday: 71 and over	
Sum assured	Medical evidence requirements
£25,000 - £50,000	None
£50,001 - £100,000	GPR
£100,001 - £1,000,000	GPR and ME
£1,000,001 - £2,000,000	GPR, ME, FBP and PSA
£2,000,001 - £3,500,001	GPR, ME, FBP, Ex ECG, PSA and FQ
£3,500,001 plus	GPR, ME, FBP, Ex ECG, PSA, FQ and ITP



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