

# Recent immigrants and temporary residents guidelines



This table shows temporary resident status and the corresponding available plans and requirements, as well as any additional notes.

STATUS	PLANS & BENEFITS AVAILABLE	REQUIREMENTS & NOTES
<p><b>Permanent resident status:</b></p> <p>(including individuals accepted under the Federal Investor Program)</p>	<ul style="list-style-type: none"> <li>All, as soon as they arrive in Canada.</li> </ul>	<p><b>Proof of residency status:</b></p> <ul style="list-style-type: none"> <li>None required.</li> </ul> <p><b>Medical requirements (completed in Canada):</b></p> <ul style="list-style-type: none"> <li>Proposed insureds age nearest 16 or older who've lived in Canada for less than one year will require a tele-interview and vitals, a blood profile (with hepatitis B and C markers) and a urinalysis as a minimum or, if more extensive, the usual underwriting requirements.</li> <li>If there is medical history requiring treatment or follow-up, we expect the Client to have a doctor in Canada.</li> </ul> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>The tele-interview and vitals may be replaced by a paramedical.</li> </ul>
<p><b>Temporary resident status:</b></p> <p>Individuals currently working in Canada in a managerial or other skill level A professional occupation (e.g. doctors, nurses, pharmacists, lawyers, engineers, etc.).</p> <p>Skill level A professional occupations usually require university education. Click <a href="#">here</a> to view the list of other skill level A occupations.</p>	<p>Can be considered for the following plans and benefits as soon as they arrive in Canada:</p> <ul style="list-style-type: none"> <li><b>Life:</b> Up to \$10,000,000, in-force and applied for in Canada (all companies), depending on their Canadian income and net worth (refer to the <a href="#">Life insurance financial underwriting guidelines</a>).</li> <li><b>Critical illness:</b> Up to \$2,000,000, in-force and applied for in Canada (all companies) depending on their Canadian income (refer to the <a href="#">Critical illness insurance financial underwriting guidelines</a>).</li> <li><b>Benefits:</b> Any, except Guaranteed insurability benefit (GIB) and Business value protection benefit (BVPB). Child term insurance benefit (CTB) can only be considered if the children are residing in Canada.</li> <li><b>Preferred rates:</b> Available.</li> </ul>	<p><b>Proof of residency status:</b></p> <ul style="list-style-type: none"> <li>Copy of valid work permit, provincial nominee acceptance letter or Quebec selection certificate.</li> </ul> <p><b>Medical requirements (completed in Canada):</b></p> <ul style="list-style-type: none"> <li>Proposed insureds age nearest 16 or older who've lived in Canada for less than one year will require a tele-interview and vitals, a blood profile (with hepatitis B and C markers) and a urinalysis as a minimum or, if more extensive, the usual underwriting requirements.</li> <li>If there is medical history requiring treatment or follow-up, we expect the Client to have a doctor in Canada.</li> </ul> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>The tele-interview and vitals may be replaced by a paramedical.</li> </ul>

**STATUS****PLANS & BENEFITS AVAILABLE****REQUIREMENTS & NOTES****Temporary resident status:**

Individuals approved under a provincial nominee program (except refugees), or

Individuals currently employed in a skill level B occupation (e.g. electricians, plumbers, mechanics, butchers, medical technologists, financial advisors, etc.) who've applied, or been invited by Citizenship and Immigration Canada (CIC) to apply, for permanent resident status.

Skill level B occupations usually require college education or apprenticeship training. Click [here](#) to view the list of other skill level B occupations.

Individuals approved under a provincial nominee program can be considered as soon as they arrive in Canada and skilled level B workers as soon as they've applied, or been invited by CIC to apply, for permanent resident status. The following plans and benefits are available:

- **Life:** Up to \$2,000,000, in-force and applied for in Canada (all companies), depending on their Canadian income and net worth (refer to the [Life insurance financial underwriting guidelines](#)).
- **Critical illness:** Up to \$500,000, in-force and applied for in Canada (all companies) depending on their Canadian income (refer to the [Critical illness insurance financial underwriting guidelines](#)).
- **Benefits:** Any, except Guaranteed insurability benefit (GIB) and Business value protection benefit (BVPB).  
Child term insurance benefit (CTB) can only be considered if the children are residing in Canada.
- **Preferred rates:** Available.

**Proof of residency status:**

- Copy of provincial nominee acceptance letter or Quebec selection certificate, or
- Copy of valid work permit and acknowledgement of permanent residency visa application, or
- Copy of valid work permit and email from CIC inviting them to apply for permanent resident status.

**Medical requirements (completed in Canada):**

- Proposed insureds age nearest 16 or older who've lived in Canada for less than one year will require a tele-interview and vitals, a blood profile (with hepatitis B and C markers) and a urinalysis as a minimum or, if more extensive, the usual underwriting requirements.
- If there is medical history requiring treatment or follow-up, we expect the Client to have a doctor in Canada.

**Note:**

- The tele-interview and vitals may be replaced by a paramedical.

**Temporary resident status:**

Students with post-graduation work permit.

Can be considered for the following plans and benefits as soon as permit is approved:

- **Life:** Up to \$1,000,000, in-force and applied for in Canada (all companies), depending on their Canadian income and net worth (refer to the [Life insurance financial underwriting guidelines](#)).
- **Critical illness:** Up to \$250,000 in-force and applied for in Canada (all companies), depending on their Canadian income and net worth (refer to the [Critical illness insurance financial underwriting guidelines](#)).
- **Benefits:** Not available.
- **Preferred rates:** Not available.

**Proof of residency status:**

- Copy of valid work permit indicating enrolled in this program.
- Must confirm they intend to apply for permanent resident status.

**Medical requirements (completed in Canada):**

- Proposed insureds age nearest 16 or older who've lived in Canada for less than one year will require a tele-interview and vitals, a blood profile (with hepatitis B and C markers) and a urinalysis as a minimum or, if more extensive, the usual underwriting requirements.
- If there is medical history requiring treatment or follow-up, we expect the Client to have a doctor in Canada.

**Note:**

- The tele-interview and vitals may be replaced by a paramedical.

STATUS	PLANS & BENEFITS AVAILABLE	REQUIREMENTS & NOTES
<p><b>Temporary resident status:</b></p> <p><b>Live-in caregivers.</b></p>	<p>Can be considered for the following plans and benefits as soon as they arrive in Canada:</p> <ul style="list-style-type: none"> <li>• <b>Life:</b> Up to \$250,000, in-force and applied for in Canada (all companies).</li> <li>• <b>Critical illness:</b> Up to \$100,000, in-force and applied for in Canada (all companies).</li> <li>• <b>Benefits:</b> Any, except Guaranteed insurability benefit (GIB) and Business value protection benefit (BVPB).</li> </ul> <p>Child term insurance benefit (CTB) can only be considered if the children are residing in Canada.</p> <ul style="list-style-type: none"> <li>• <b>Preferred rates:</b> Available.</li> </ul>	<p><b>Proof of residency status:</b></p> <ul style="list-style-type: none"> <li>• Copy of valid work permit.</li> </ul> <p><b>Medical requirements (completed in Canada):</b></p> <ul style="list-style-type: none"> <li>• Proposed insureds age nearest 16 or older who've lived in Canada for less than one year will require a tele-interview and vitals, a blood profile (with hepatitis B and C markers) and a urinalysis as a minimum or, if more extensive, the usual underwriting requirements.</li> <li>• If there is medical history requiring treatment or follow-up, we expect the Client to have a doctor in Canada.</li> </ul> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• The tele-interview and vitals may be replaced by a paramedical.</li> </ul>
<p><b>Others with Temporary Resident Visa:</b></p> <p><b>Including refugees accepted by the Immigration and Refugee Board of Canada (IRB), who've resided in Canada for at least six months and have applied for permanent resident status.</b></p>	<p>Can be considered for the following plans and benefits six months after they've arrived in Canada:</p> <ul style="list-style-type: none"> <li>• <b>Life:</b> Up to \$250,000, in-force and applied for in Canada (all companies).</li> <li>• <b>Critical illness:</b> Not available.</li> <li>• <b>Benefits:</b> Not available.</li> <li>• <b>Preferred rates:</b> Not available.</li> </ul>	<p><b>Proof of residency status:</b></p> <ul style="list-style-type: none"> <li>• Copy of valid work permit, student visa or refugee status confirmation document, and</li> <li>• Copy of acknowledgement of permanent residency visa application.</li> </ul> <p><b>Medical requirements (completed in Canada):</b></p> <ul style="list-style-type: none"> <li>• Proposed insureds age nearest 16 or older who've lived in Canada for less than one year will require a tele-interview and vitals, a blood profile (with hepatitis B and C markers) and a urinalysis as a minimum or, if more extensive, the usual underwriting requirements.</li> <li>• If there is medical history requiring treatment or follow-up, we expect the Client to have a doctor in Canada.</li> </ul> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• The tele-interview and vitals may be replaced by a paramedical.</li> </ul>

STATUS	PLANS & BENEFITS AVAILABLE	REQUIREMENTS & NOTES
<p><b>Spouse and dependent children of temporary or permanent residents currently residing in Canada.</b></p>	<p>Can be considered for the following plans and benefits as soon as they arrive in Canada, as long as the spouse or parent meets the necessary underwriting requirements for residency in one of the previous categories:</p> <ul style="list-style-type: none"> <li>• <b>Life:</b> Up to 50% of amount available on spouse or parent.</li> <li>• <b>Critical illness:</b> Up to 50% of amount available on spouse or parent.</li> <li>• <b>Benefits:</b> Refer to residency status of spouse or parent.</li> <li>• <b>Preferred rates:</b> Refer to residency status of spouse or parent.</li> </ul>	<p><b>Proof of residency status:</b></p> <ul style="list-style-type: none"> <li>• Copy of the proposed insured's visa and acknowledgement of permanent residency visa application, if also required under the residency status category of the spouse or parent.</li> </ul> <p><b>Medical requirements (completed in Canada):</b></p> <ul style="list-style-type: none"> <li>• Proposed insureds age nearest 16 or older who've lived in Canada for less than one year will require a tele-interview and vitals, a blood profile (with hepatitis B and C markers) and a urinalysis as a minimum or, if more extensive, the usual underwriting requirements.</li> <li>• If there is medical history requiring treatment or follow-up, we expect the Client to have a doctor in Canada.</li> </ul> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• The tele-interview and vitals may be replaced by a paramedical.</li> </ul>
<p><b>All other temporary residents who don't qualify under the above categories.</b></p>	<ul style="list-style-type: none"> <li>• None are available.</li> </ul>	

**We help. You grow.**

Sun Life Assurance Company of Canada is a member of the Sun Life group of companies.  
 © Sun Life Assurance Company of Canada, 2022. A2160-E-02-22

