

Age	Up to \$99,999	\$100,000 to \$250,000	\$250,001 to \$500,000	\$500,001 to \$999,999	\$1,000,000 and over
0 – 17					
18 – 40		U/HIV	U/HIV	P, BP	P, BP, EKG, APS, IR
41 – 50		P, U/HIV	P, BP	P, BP, APS, EKG	E, BP, EKG, APS, IR
51 – 60	P, BP, PSA	P, BP, PSA	P, BP, PSA, EKG, APS	E, BP, PSA, EKG, APS, Chest X-ray	E, BP, PSA, SEKG, APS, IR, Chest X-ray
61 – 65	P, BP, PSA	P, BP, PSA, EKG	P, BP, PSA, EKG, APS	E, BP, PSA, EKG, APS, Chest X-ray	E, BP, PSA, SEKG, APS, IR, Chest X-ray

Legend

APS	Attending physician statement
BP	Blood profile including urinalysis
Chest X-ray	Pulmonary X-ray (for non-smoker of less than 2 years and for smoker)
E	Medical exam (by an authorized organization)
EKG	Resting electrocardiogram
IR	Inspection report
P	Paramedical (by an authorized organization)
PSA	Prostate specific antigen (for men)
SEKG	Stress electrocardiogram
U/HIV	Urinalysis (by an authorized organization)

The Inspection report (IR) and the Attending physician statement (APS) are ordered by SSQ, Life Insurance Company Inc. when required.

Other underwriting rules

1. Medical evidence is valid for a 12-month period following the date it was ascertained.
2. The Company can request any other type of requirement when considered necessary.