Preferred Risks – Classification Criteria

SSQ, Life Insurance Company Inc., 1225 Saint-Charles Street West, Suite 200, Longueuil, Quebec J4K 0B9

		NS1	NS2, NS4*, S1*	NS3, S2*
Tobacco Use		No use in the last 60 months	No use in the last 24 months	No use in the last 12 months
Family Medical History		No death or diagnosis linked to cerebrovascular disease, diabetes, cardiovascular disease, heart disease or cancer prior to age 60. Family: parents, brothers and sisters.	No death linked to cerebrovascular disease, diabetes, cardiovascular disease, heart disease or cancer prior to age 60. Family: parents, brothers and sisters.	Standard Underwriting
Personal Medical History		No diagnosis linked to cerebrovascular disease, diabetes, cardiovascular disease, heart disease or cancer	No diagnosis linked to cerebrovascular disease, diabetes, cardiovascular disease, heart disease or cancer	Standard Underwriting
Life Habits		No drug or alcohol abuse in the last 10 years	No drug or alcohol abuse in the last 5 years	Standard Underwriting
Blood Pressure				Standard Underwriting
age 20 - 39		130 / 75	135 / 80	
40 - 54		135 / 80	140 / 85	
55 - 64		140 / 85	145 / 85	
65 - 74		145 / 85	150 / 90	
		Never treated for blood pressure problems	Never treated for blood pressure problems	
Blood Profile		Chol / HDL Ratio	Chol / HDL Ratio	Standard Underwriting
age 20 - 44		210 / 4.5	220 / 5.5	
45 - 74		220 / 5.0	235 / 5.5	
		Never treated for cholesterol problems	Never treated for cholesterol problems	
Driving Record		Driver license not suspended for driving while exceeding the legal blood limit or for dangerous driving in the last 10 years	Driver license not suspended for driving while exceeding the legal blood limit or for dangerous driving in the last 5 years	Standard Underwriting
		Limit of one speeding ticket in the last 3 years	Limit of 2 speeding tickets in the last 3 years	
Aviation Practice		No involvement except on commercial flights. Can accept an exclusion for aviation if surcharge would be $3 per 1,000 or less.	No involvement except on commercial flights. Can accept an exclusion for aviation if surcharge would be $3 per 1,000 or less.	Standard Underwriting
Dangerous Sports		Only if no surcharge is applicable and no exclusion is allowed	Only if no surcharge is applicable and no exclusion is allowed	Standard Underwriting
Foreign Travel and Residence		Only if no surcharge is applicable and no exclusion is allowed	Only if no surcharge is applicable and no exclusion is allowed	Standard Underwriting
		Permanent resident	Permanent resident	
Weight / Height	**Height**	**Maximum**	**Maximum**	Standard Underwriting
	4'8	126	137	
	4'9	131	141	
	4'10	136	146	
	4'11	140	151	
	5'0	145	157	
	5'1	150	163	
	5'2	155	169	
	5'3	160	174	
	5'4	165	179	
	5'5	170	185	
	5'6	176	189	
	5'7	181	195	
	5'8	187	200	
	5'9	192	206	
	5'10	198	210	
	5'11	203	216	
	6'0	209	222	
	6'1	215	227	
	6'2	221	233	
	6'3	227	239	
	6'4	231	245	
	6'5	235	250	
	6'6	241	257	
	6'7	248	264	
	6'8	252	268	
	6'9	256	272	

* The "Tobacco Use" section does not apply.