

Age	up to \$99,999	100,000 to \$249,999	250,000 to \$499,999	500,000 to \$1,000,000	1,000,001 to \$2,000,000	2,000,001 to \$3,000,000	3,000,001 to \$10,000,000	\$10,000,001 and over
0 - 15								
16 - 45				PA	PA	P, BP	P, BP	P, BP, IR
46 - 50			PA	PA	PA	P, BP	P, BP	P, BP, IR
51 - 55		PA	PA	P, BP	P, BP	P, BP	P, BP	P, BP, IR
56 - 60	PA	PA	PA	P, BP	P, BP	P, BP	P, BP	P, BP, IR
61 - 65	PA	P, BP	P, BP	P, BP	P, BP	P, BP	P, BP, EKG	P, BP, EKG, IR
66 - 70	PA	P, BP	P, BP	P, BP	P, BP, EKG	P, BP, EKG	P, BP, EKG	P, BP, EKG, IR
71 - 75	P, BP	P, BP	P, BP	P, BP, EKG	P, BP, EKG	P, BP, EKG	P, BP, EKG	P, BP, EKG, IR
76 and over	<p style="text-align: center;">PRELIMINARY APPLICATION. NO EXAMS SHOULD BE REQUESTED. A PHYSICIAN STATEMENT WILL BE REQUESTED BY THE UNDERWRITING DEPARTMENT IN ORDER TO MAKE A PRELIMINARY OFFER.</p>							

Term life insurance only

Preferred risk classes are available:

- From \$2,000,001 for ages 18-50
- From \$500,000 for ages 51 and above

Legend

BP	Blood profile including urinalysis
EKG	Resting electrocardiogram
IR	Inspection report
P	Paramedical
PA*	Predictive analysis

* In the cells marked with **PA**, only the declaration of insurability will be required. However, evidence of insurability may be required depending on the result of the predictive analysis.

- **Prostate specific antigen for men (PSA)** will be requested for all males who are 51 years of age and older, when a blood profile including urinalysis is required.
- The Inspection report (**IR**) is ordered by Beneva Inc., when required.

Other underwriting rules

1. Insured person currently with the Company:
The age and amount requirements are calculated based on the total amount of life insurance pending or in force with the Company within the last 6 months.
2. Medical evidence is valid for a period of 12 months, up to age 69, and for a period of 6 months, from age 70 and over.
3. The Company reserves the right to request any other requirement deemed necessary for file review at any time.
4. The telephone interview and vital signs have the same value as the paramedical.