

	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	<u>Chol / HDL Ratio</u>	<u>Chol / HDL Ratio</u>	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	Standard Underwriting
	4'8	126	
	4'9	131	
	4'10	136	
	4'11	140	
	5'0	145	
	5'1	150	
	5'2	155	
	5'3	160	
	5'4	165	
	5'5	170	
	5'6	176	
	5'7	181	
	5'8	187	
	5'9	192	
	5'10	198	
	5'11	203	
	6'0	209	
	6'1	215	
	6'2	221	
	6'3	227	
	6'4	231	
	6'5	235	
	6'6	241	
	6'7	248	
	6'8	252	
	6'9	256	

* The "Tobacco Use" section does not apply.

Please note that NS4 applies exclusively to pipe or large cigar smokers (> 12 per year).