

This table summarizes the SunTerm underwriting criteria to help you understand which class clients may qualify for.

### ADVISOR USE ONLY

Underwriting classes (classes 1, 2 and 4) will not be available for clients who are age nearest 40 or younger at issue AND are applying for a coverage amount of less than \$1,000,001.

| PHYSICAL BUILD  |                      |               |
|-----------------|----------------------|---------------|
| Height (ft./in) | Maximum weight (lbs) |               |
|                 | Class 1              | Class 2 & 4   |
|                 | Male & Female        | Male & Female |
| 4' 8"           | 130                  | 135           |
| 4' 9"           | 133                  | 138           |
| 4' 10"          | 136                  | 141           |
| 4' 11"          | 139                  | 144           |
| 5' 0"           | 142                  | 147           |
| 5' 1"           | 145                  | 150           |
| 5' 2"           | 150                  | 155           |
| 5' 3"           | 155                  | 160           |
| 5' 4"           | 160                  | 166           |
| 5' 5"           | 165                  | 171           |
| 5' 6"           | 170                  | 177           |
| 5' 7"           | 175                  | 182           |
| 5' 8"           | 180                  | 188           |
| 5' 9"           | 185                  | 193           |
| 5' 10"          | 190                  | 199           |
| 5' 11"          | 195                  | 204           |
| 6' 0"           | 200                  | 210           |
| 6' 1"           | 205                  | 215           |
| 6' 2"           | 210                  | 220           |
| 6' 3"           | 215                  | 226           |
| 6' 4"           | 223                  | 234           |
| 6' 5"           | 230                  | 241           |
| 6' 6"           | 238                  | 249           |
| 6' 7"           | 245                  | 257           |
| 6' 8"           | 253                  | 265           |
| 6' 9"           | 260                  | 272           |
| 6' 10"          | 268                  | 280           |
| 6' 11"          | 275                  | 287           |

|   | CLASS 1   | CLASS 2   | CLASS 3  | CLASS 4   | CLASS 5                                    |       |        |       |        |   |     |              |       |        |       |        |       |        |  |   |     |              |       |        |       |        |       |        |  |
|---|---|---|--|---|--|-------|--------|-------|--------|---|-----|--------------|-------|--------|-------|--------|-------|--------|--|---|-----|--------------|-------|--------|-------|--------|-------|--------|--|
| <b>Tobacco use</b>  | No use of any product containing nicotine within the last 60 months (for example cigarettes, e-cigarettes (when used with nicotine), cigarillos, cigars, pipes, betelnut, chewing tobacco, nicotine gum or patches, etc.)   | No use of any product containing nicotine within the last 24 months (for example cigarettes, e-cigarettes (when used with nicotine), cigarillos, cigars, pipes, betelnut, chewing tobacco, nicotine gum or patches, etc.) | Any non-smoker who doesn't qualify in class 1 or 2 (includes occasional large cigar smokers, up to 12 per year, with a negative cotinine test) | Preferred smoker  | Any smoker who doesn't qualify for class 4 |       |        |       |        |   |     |              |       |        |       |        |       |        |  |   |     |              |       |        |       |        |       |        |  |
| <b>Physical build</b>   | For an applicant's given height, his or her weight must be less than or equal to the corresponding class weight to qualify for that class   | For an applicant's given height, his or her weight must be less than or equal to the corresponding class weight to qualify for that class   |  | For an applicant's given height, his or her weight must be less than or equal to the corresponding class weight to qualify for that class   |  |       |        |       |        |   |     |              |       |        |       |        |       |        |  |   |     |              |       |        |       |        |       |        |  |
| <b>Blood pressure (BP)</b>  | Must not exceed<br><table border="1"> <thead> <tr> <th>Age</th> <th>BP</th> </tr> </thead> <tbody> <tr><td>18-39</td><td>130/75</td></tr> <tr><td>40-55</td><td>135/80</td></tr> <tr><td>56-75</td><td>140/85</td></tr> </tbody> </table> Applicant has never taken medication for blood pressure | Age   | BP   | 18-39   | 130/75                                     | 40-55 | 135/80 | 56-75 | 140/85 | Must not exceed<br><table border="1"> <thead> <tr> <th>Age</th> <th>BP</th> </tr> </thead> <tbody> <tr><td>18-39</td><td>135/80</td></tr> <tr><td>40-55</td><td>140/85</td></tr> <tr><td>56-75</td><td>145/90</td></tr> </tbody> </table> With or without medication  | Age | BP           | 18-39 | 135/80 | 40-55 | 140/85 | 56-75 | 145/90 |  | Must not exceed<br><table border="1"> <thead> <tr> <th>Age</th> <th>BP</th> </tr> </thead> <tbody> <tr><td>18-39</td><td>135/80</td></tr> <tr><td>40-55</td><td>140/85</td></tr> <tr><td>56-75</td><td>145/90</td></tr> </tbody> </table> With or without medication  | Age | BP           | 18-39 | 135/80 | 40-55 | 140/85 | 56-75 | 145/90 |  |
| Age   | BP  |   |  |   |  |       |        |       |        |   |     |              |       |        |       |        |       |        |  |   |     |              |       |        |       |        |       |        |  |
| 18-39   | 130/75  |   |  |   |  |       |        |       |        |   |     |              |       |        |       |        |       |        |  |   |     |              |       |        |       |        |       |        |  |
| 40-55   | 135/80  |   |  |   |  |       |        |       |        |   |     |              |       |        |       |        |       |        |  |   |     |              |       |        |       |        |       |        |  |
| 56-75   | 140/85  |   |  |   |  |       |        |       |        |   |     |              |       |        |       |        |       |        |  |   |     |              |       |        |       |        |       |        |  |
| Age   | BP  |   |  |   |  |       |        |       |        |   |     |              |       |        |       |        |       |        |  |   |     |              |       |        |       |        |       |        |  |
| 18-39   | 135/80  |   |  |   |  |       |        |       |        |   |     |              |       |        |       |        |       |        |  |   |     |              |       |        |       |        |       |        |  |
| 40-55   | 140/85  |   |  |   |  |       |        |       |        |   |     |              |       |        |       |        |       |        |  |   |     |              |       |        |       |        |       |        |  |
| 56-75   | 145/90  |   |  |   |  |       |        |       |        |   |     |              |       |        |       |        |       |        |  |   |     |              |       |        |       |        |       |        |  |
| Age   | BP  |   |  |   |  |       |        |       |        |   |     |              |       |        |       |        |       |        |  |   |     |              |       |        |       |        |       |        |  |
| 18-39   | 135/80  |   |  |   |  |       |        |       |        |   |     |              |       |        |       |        |       |        |  |   |     |              |       |        |       |        |       |        |  |
| 40-55   | 140/85  |   |  |   |  |       |        |       |        |   |     |              |       |        |       |        |       |        |  |   |     |              |       |        |       |        |       |        |  |
| 56-75   | 145/90  |   |  |   |  |       |        |       |        |   |     |              |       |        |       |        |       |        |  |   |     |              |       |        |       |        |       |        |  |
| <b>Total cholesterol/HDL ratio</b>                                | Must not exceed<br><table border="1"> <thead> <tr> <th>Age</th> <th>TC/HDL ratio</th> </tr> </thead> <tbody> <tr><td>18-39</td><td>4.5</td></tr> <tr><td>40-55</td><td>5.0</td></tr> <tr><td>56-75</td><td>5.5</td></tr> </tbody> </table> With or without medication                             | Age   | TC/HDL ratio   | 18-39   | 4.5  | 40-55 | 5.0    | 56-75 | 5.5    | Must not exceed<br><table border="1"> <thead> <tr> <th>Age</th> <th>TC/HDL ratio</th> </tr> </thead> <tbody> <tr><td>18-39</td><td>5.0</td></tr> <tr><td>40-55</td><td>5.5</td></tr> <tr><td>56-75</td><td>6.0</td></tr> </tbody> </table> With or without medication | Age | TC/HDL ratio | 18-39 | 5.0    | 40-55 | 5.5    | 56-75 | 6.0    |  | Must not exceed<br><table border="1"> <thead> <tr> <th>Age</th> <th>TC/HDL ratio</th> </tr> </thead> <tbody> <tr><td>18-39</td><td>5.0</td></tr> <tr><td>40-55</td><td>5.5</td></tr> <tr><td>56-75</td><td>6.0</td></tr> </tbody> </table> With or without medication | Age | TC/HDL ratio | 18-39 | 5.0    | 40-55 | 5.5    | 56-75 | 6.0    |  |
| Age   | TC/HDL ratio  |   |  |   |  |       |        |       |        |   |     |              |       |        |       |        |       |        |  |   |     |              |       |        |       |        |       |        |  |
| 18-39   | 4.5   |   |  |   |  |       |        |       |        |   |     |              |       |        |       |        |       |        |  |   |     |              |       |        |       |        |       |        |  |
| 40-55   | 5.0   |   |  |   |  |       |        |       |        |   |     |              |       |        |       |        |       |        |  |   |     |              |       |        |       |        |       |        |  |
| 56-75   | 5.5   |   |  |   |  |       |        |       |        |   |     |              |       |        |       |        |       |        |  |   |     |              |       |        |       |        |       |        |  |
| Age   | TC/HDL ratio  |   |  |   |  |       |        |       |        |   |     |              |       |        |       |        |       |        |  |   |     |              |       |        |       |        |       |        |  |
| 18-39   | 5.0   |   |  |   |  |       |        |       |        |   |     |              |       |        |       |        |       |        |  |   |     |              |       |        |       |        |       |        |  |
| 40-55   | 5.5   |   |  |   |  |       |        |       |        |   |     |              |       |        |       |        |       |        |  |   |     |              |       |        |       |        |       |        |  |
| 56-75   | 6.0   |   |  |   |  |       |        |       |        |   |     |              |       |        |       |        |       |        |  |   |     |              |       |        |       |        |       |        |  |
| Age   | TC/HDL ratio  |   |  |   |  |       |        |       |        |   |     |              |       |        |       |        |       |        |  |   |     |              |       |        |       |        |       |        |  |
| 18-39   | 5.0   |   |  |   |  |       |        |       |        |   |     |              |       |        |       |        |       |        |  |   |     |              |       |        |       |        |       |        |  |
| 40-55   | 5.5   |   |  |   |  |       |        |       |        |   |     |              |       |        |       |        |       |        |  |   |     |              |       |        |       |        |       |        |  |
| 56-75   | 6.0   |   |  |   |  |       |        |       |        |   |     |              |       |        |       |        |       |        |  |   |     |              |       |        |       |        |       |        |  |
| <b>Family history</b>   | No family diagnosis of cancer, coronary artery disease, or stroke/transient ischemic attack (TIA) prior to age 65 in siblings or in parents   | No more than one family member diagnosis of cancer, coronary artery disease, or stroke/TIA prior to age 60 in siblings or in parents  |  | No more than one family member diagnosis of cancer, coronary artery disease, or stroke/TIA prior to age 60 in siblings or in parents        |  |       |        |       |        |   |     |              |       |        |       |        |       |        |  |   |     |              |       |        |       |        |       |        |  |
| <b>Personal history</b>   | No history of cancer (except basal cell carcinoma), diabetes, coronary artery disease, or stroke/TIA  | No history of cancer (except basal cell carcinoma), diabetes, coronary artery disease, or stroke/TIA  |  | No history of cancer (except basal cell carcinoma), diabetes, coronary artery disease, or stroke/TIA  |  |       |        |       |        |   |     |              |       |        |       |        |       |        |  |   |     |              |       |        |       |        |       |        |  |
| <b>Driving record</b>   | No more than one moving violation in the past 3 years   | No more than 2 moving violations in the past 3 years  |  | No more than 2 moving violations in the past 3 years  |  |       |        |       |        |   |     |              |       |        |       |        |       |        |  |   |     |              |       |        |       |        |       |        |  |
| <b>Driving while impaired (DWI), careless or reckless driving</b> | No convictions in the past 10 years   | No convictions in the past 5 years  |  | No convictions in the past 5 years  |  |       |        |       |        |   |     |              |       |        |       |        |       |        |  |   |     |              |       |        |       |        |       |        |  |
| <b>Alcohol/drug abuse</b>   | No history of or treatment in the past 10 years   | No history of or treatment in the past 5 years  |  | No history of or treatment in the past 5 years  |  |       |        |       |        |   |     |              |       |        |       |        |       |        |  |   |     |              |       |        |       |        |       |        |  |
| <b>Sports, avocation &amp; aviation</b>                           | Recreational scuba diving (up to and including 120 feet), otherwise no rateable participation in hazardous sports, avocations or aviation*  | Recreational scuba diving (up to and including 120 feet), otherwise no rateable participation in hazardous sports, avocations or aviation*  |  | Recreational scuba diving (up to and including 120 feet), otherwise no rateable participation in hazardous sports, avocations or aviation*  |  |       |        |       |        |   |     |              |       |        |       |        |       |        |  |   |     |              |       |        |       |        |       |        |  |
| <b>Occupation</b>   | No rateable occupation*   | No rateable occupation*   |  | No rateable occupation*   |  |       |        |       |        |   |     |              |       |        |       |        |       |        |  |   |     |              |       |        |       |        |       |        |  |
| <b>Travel and residency</b>                                       | No rateable foreign travel and no rateable foreign residence*<br>Non-landed immigrants or temporary residents may not qualify for preferred   | No rateable foreign travel and no rateable foreign residence*<br>Non-landed immigrants or temporary residents may not qualify for preferred   |  | No rateable foreign travel and no rateable foreign residence*<br>Non-landed immigrants or temporary residents may not qualify for preferred |  |       |        |       |        |   |     |              |       |        |       |        |       |        |  |   |     |              |       |        |       |        |       |        |  |

\* Anything that would not be accepted at standard rates.