

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 \$5,000,000	5,000,001 to \$10,000,000	\$10,000,001 and over
0 - 15				APS	P, APS	P, APS	P, APS	P, APS, IR	P, APS, IR
16 - 40				*	P, BP	P, BP	P, BP, MVR	P, BP, MVR, APS, IR	P, BP, MVR, APS, IR
41 - 45				*	P, BP	P, BP	P, BP, EKG, MVR	P, BP, EKG, MVR, APS, IR	P, BP, SEKG, MVR, APS, IR
46 - 50			*	*	P, BP	P, BP	P, BP, EKG, MVR	P, BP, EKG, MVR, APS, IR	P, BP, SEKG, MVR, APS, IR
51 - 55		*	P, BP	P, BP	P, BP	P, BP	P, BP, EKG, MVR	P, BP, SEKG, MVR, APS, IR	P, BP, SEKG, MVR, APS, IR
56 - 60	*	*	P, BP	P, BP, EKG	P, BP, EKG	P, BP, EKG	P, BP, EKG, MVR	P, BP, SEKG, MVR, APS, IR	P, BP, SEKG, MVR, APS, IR
61 - 65	*	P, BP	P, BP, EKG	P, BP, EKG	P, BP, EKG	P, BP, EKG	P, BP, EKG, MVR	P, BP, SEKG, MVR, APS, IR	P, BP, SEKG, MVR, APS, IR
66 - 70	*	P, BP, EKG	P, BP, EKG	P, BP, EKG	P, BP, EKG	P, BP, EKG	P, BP, EKG, MVR	P, BP, SEKG, MVR, APS, IR	P, BP, SEKG, MVR, APS, IR
71 - 75	P, BP	P, BP, EKG	P, BP, EKG, APS	P, BP, EKG, APS	P, BP, EKG, APS	P, BP, EKG, APS	P, BP, SEKG, MVR, APS	P, BP, SEKG, MVR, APS, IR	P, BP, SEKG, MVR, APS, IR
76 and over	PRELIMINARY APPLICATION. NO EXAMS SHOULD BE REQUESTED. A PHYSICIAN STATEMENT WILL BE REQUESTED BY THE UNDERWRITING DEPARTMENT IN ORDER TO MAKE A PRELIMINARY OFFER.								

* Underwriting requirements may be required depending on the Predictive Analytics results.

Legend

APS	Attending physician statement
BP	Blood profile including urinalysis
EKG	Resting electrocardiogram
IR	Inspection report
MVR	Motor vehicle report
P	Paramedical
SEKG	Stress electrocardiogram
U/HIV	Urinalysis

The Inspection report (IR), the Motor vehicle report (MVR) and the Attending physician statement (APS) are ordered by SSQ Insurance when required.

PSA (Prostate specific antigen for men) will be requested for all males who are 60 years of age and older, for insurance amounts that are equal to or greater than \$250,000.

Other underwriting rules

- Insured person currently with the Company:
The risk amount must include any insurance amount obtained by the insured through the Company within the last 6 months.
- 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.
- The Company can request any other type of requirement when considered necessary.
- Preferred risk classes are available for term life insurance products for coverage amounts starting from:
 - \$500,000 for ages 51 and above
 - \$1,000,001 for ages 18 and above