

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	P, BP, MVR	P, BP, MVR, APS, IR	P, BP, MVR, APS, IR
41 - 45				P, BP	P, BP	P, BP	P, BP, EKG, MVR	P, BP, EKG, MVR, APS, IR	P, BP, SEKG, MVR, APS, IR
46 - 50			P, U/HIV	P, BP	P, BP	P, BP	P, BP, EKG, MVR	P, BP, EKG, MVR, APS, IR	P, BP, SEKG, MVR, APS, IR
51 - 55		P, U/HIV	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	P, U/HIV	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	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	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	<b>PRELIMINARY APPLICATION. NO EXAMS SHOULD BE REQUESTED. A PHYSICIAN STATEMENT WILL BE REQUESTED BY THE UNDERWRITING DEPARTMENT IN ORDER TO MAKE A PRELIMINARY OFFER.</b>								

**Term life insurance only:** Preferred risk classes are available for coverage amounts of \$500,000 and greater.

## Legend

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

1. 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.
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 can request any other type of requirement when considered necessary.