

Age	Up to \$99,999	\$100,000	\$100,001 to \$200,000	\$200,001 to \$249,999	\$250,000	\$250,001 to \$499,999	\$500,000	\$500,001 to \$1,000,000	\$1,000,001 to \$5,000,000	\$5,000,001 and over
0 – 14	MI	MI	MI	MI	MI	MI	MI or TI	TI	APS	APS, IR
15 – 17	MI	MI or TI	MI or TI	MI or TI	MI or TI	MI or TI	MI or TI*	TI, VS, BP	TI, VS, BP	TI, VS, BP, IR
18 – 40	MI	MI or TI	MI or TI	MI or TI	MI or TI	MI or TI	MI or TI*	MI or TI*	TI, VS, BP	TI, VS, BP, IR
41 – 45	MI	MI or TI	MI or TI	MI or TI	MI or TI	MI or TI	MI or TI*	MI or TI*	TI, VS, BP, Resting ECG	TI, VS, BP, Exercise ECG, IR
46 – 50	MI	MI or TI	MI or TI	MI or TI	MI or TI*	MI or TI*	MI or TI*	MI or TI*	TI, VS, BP, Resting ECG	TI, VS, BP, Exercise ECG, IR
51 – 55	MI	MI or TI	MI or TI	MI or TI	MI or TI*	TI, HIV/UA	TI, VS, BP	TI, VS, BP	TI, VS, BP, Resting ECG	TI, VS, BP, Exercise ECG, IR
56 – 60	MI	MI or TI*	TI, VS, HIV/UA	TI, VS, BP	TI, VS, BP	TI, VS, BP	TI, VS, BP, Resting ECG	TI, VS, BP, Resting ECG	TI, VS, BP, Resting ECG	TI, VS, BP, Exercise ECG, IR
61 – 65	MI or TI*	TI, VS, HIV/UA	TI, VS, HIV/UA	TI, VS, BP	TI, VS, BP, Resting ECG	TI, VS, BP, Resting ECG	TI, VS, BP, Resting ECG	TI, VS, BP, Resting ECG	TI, VS, BP, Resting ECG	TI, VS, BP, Exercise ECG, IR
66 – 70	MI or TI*	TI, VS, BP	TI, VS, BP	TI, VS, BP	TI, VS, BP, Resting ECG	TI, VS, BP, Resting ECG	TI, VS, BP, Resting ECG	TI, VS, BP, Resting ECG	TI, VS, BP, Resting ECG	TI, VS, BP, Exercise ECG, IR
71 – 75	TI, VS, BP	TI, VS, BP, Resting ECG	TI, VS, BP, Resting ECG	TI, VS, BP, Resting ECG	TI, VS, BP, Resting ECG	TI, VS, BP, Resting ECG	TI, VS, BP, Resting ECG	TI, VS, BP, Resting ECG	TI, VS, BP, Resting ECG	TI, VS, BP, Exercise ECG, IR
Age 76 and over	APS	APS	APS	APS	APS	APS	APS	APS	APS	APS

*Evidence of insurability may be required depending on the predictive analysis.

Legend

MI	Medical information
TI	Telephone interview
VS	Vital signs
HIV/UA	HIV urinalysis
BP	Blood profile including HIV urinalysis
ECGR	Resting ECG
ECGE	Exercise electrocardiogram
IR	Investigation report
APS	Attending Physician's Statement

Other underwriting rules

To determine the underwriting requirements, add the following to the insured amount applied for:

- Disability income benefit according to the following formula: benefit amount × 50
- The insured amount of any life insurance pending or issued during the last 6 months by La Capitale
- The guaranteed insurability amount applied for

When considering an application for both life and critical illness insurance, the strictest underwriting requirements are imposed.

La Capitale orders the Attending Physician's Statement (APS) and the Inspection Report.

La Capitale reserves the right to order any additional requirements as needed to analyze the risk.

Validity of underwriting requirements	
Medical Information or Telephone Interview	12 months
Any other underwriting requirement	12 months

Financial questionnaire to be completed	
Personal insurance	\$1,500,000 or over
Business insurance	\$500,000 or over

Age	Up to \$99,999	\$100,000 to \$250,000	\$250,001 to \$500,000	\$500,001 to \$999,999	\$1,000,000 and over
0 – 14	MI	MI	N/A	N/A	N/A
15 – 17	MI	MI, HIV/UA	N/A	N/A	N/A
18 – 40	MI	MI, HIV/UA	MI, BP	TI, VS, BP	TI, VS, BP
41 – 50	MI	TI, VS, HIV/UA	TI, VS, BP	TI, VS, BP	TI, VS, BP, Resting ECG
51 – 65	TI, VS, BP	TI, VS, BP	TI, BP, VS, Resting ECG	TI, VS, BP, Resting ECG	TI, VS, BP, Resting ECG

Legend

- MI Medical information
- TI Telephone interview
- VS Vital signs
- HIV/UA HIV urinalysis
- BP Blood profile including HIV urinalysis
- ECGR Resting ECG

Other underwriting rules

To determine the underwriting requirements, add the following to the insured amount applied for:

- The insured amount of any critical illness insurance pending or issued during the last 6 months by La Capitale

When considering an application for both life and critical illness insurance, the strictest underwriting requirements are imposed.

La Capitale reserves the right to order any additional requirements as needed to analyze the risk.

Validity of underwriting requirements	
Medical Information	12 months
Any other underwriting requirement	12 months

Financial questionnaire to be completed	
Personal insurance	\$1,000,000 or over
Business insurance	\$500,000 or over