

Preferred Risks – Classification Criteria

SSQ, Life Insurance Company Inc., 1225 Saint-Charles Street West, Suite 200, Longueuil, Quebec J4K 0B9

		NS1	NS2, NS4*, S1*	NS3, S2*
Tobacco Use	e	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 40 - 54 55 - 64 65 - 74		130 / 75 135 / 80 140 / 85 145 / 85	135 / 80 140 / 85 145 / 85 150 / 90	
		Never treated for blood pressure problems	Never treated for blood pressure problems	
Blood Profile age 20 - 44 45 - 74		<u>Chol / HDL Ratio</u> 210 / 4.5 220 / 5.0	<u>Chol / HDL Ratio</u> 220 / 5.5 235 / 5.5	Standard Underwriting
		Never treated for cholesterol problems	Never treated for cholesterol problems	
Driving Record  Aviation Practice		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	
		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	Maximum	Standard Underwriting
	4′8	126	137	
			141	
	4′9	131		
	4′9 4′10	131 136	146	
	4′9 4′10 4′11	131 136 140	146 151	
	4′9 4′10 4′11 5′0	131 136 140 145	146 151 157	
	4'9 4'10 4'11 5'0 5'1	131 136 140 145 150	146 151 157 163	
	4'9 4'10 4'11 5'0 5'1 5'2	131 136 140 145 150	146 151 157 163 169	
	4'9 4'10 4'11 5'0 5'1 5'2 5'3	131 136 140 145 150 155 160	146 151 157 163 169 174	
	4'9 4'10 4'11 5'0 5'1 5'2 5'3 5'4	131 136 140 145 150 155 160	146 151 157 163 169 174	
	4'9 4'10 4'11 5'0 5'1 5'2 5'3	131 136 140 145 150 155 160	146 151 157 163 169 174	
	4'9 4'10 4'11 5'0 5'1 5'2 5'3 5'4 5'5	131 136 140 145 150 155 160 165	146 151 157 163 169 174 179	
	4'9 4'10 4'11 5'0 5'1 5'2 5'3 5'4 5'5 5'6	131 136 140 145 150 155 160 165 170	146 151 157 163 169 174 179 185	
	4'9 4'10 4'11 5'0 5'1 5'2 5'3 5'4 5'5 5'6 5'7 5'8 5'9	131 136 140 145 150 155 160 165 170 176	146 151 157 163 169 174 179 185 189 195 200 206	
	4'9 4'10 4'11 5'0 5'1 5'2 5'3 5'4 5'5 5'6 5'7 5'8 5'9 5'10	131 136 140 145 150 155 160 165 170 176 181 187 192	146 151 157 163 169 174 179 185 189 195 200 206 210	
	4'9 4'10 4'11 5'0 5'1 5'2 5'3 5'4 5'5 5'6 5'7 5'8 5'9 5'10 5'11	131 136 140 145 150 155 160 165 170 176 181 187 192 198 203	146 151 157 163 169 174 179 185 189 195 200 206 210 216	
	4'9 4'10 4'11 5'0 5'1 5'2 5'3 5'4 5'5 5'6 5'7 5'8 5'9 5'10 5'11 6'0	131 136 140 145 150 155 160 165 170 176 181 187 192 198 203 209	146 151 157 163 169 174 179 185 189 195 200 206 210 216	
	4'9 4'10 4'11 5'0 5'1 5'2 5'3 5'4 5'5 5'6 5'7 5'8 5'9 5'10 5'11 6'0 6'1	131 136 140 145 150 155 160 165 170 176 181 187 192 198 203 209 215	146 151 157 163 169 174 179 185 189 195 200 206 210 216 222 227	
	4'9 4'10 4'11 5'0 5'1 5'2 5'3 5'4 5'5 5'6 5'7 5'8 5'9 5'10 5'11 6'0 6'1 6'2	131 136 140 145 150 155 160 165 170 176 181 187 192 198 203 209 215 221	146 151 157 163 169 174 179 185 189 195 200 206 210 216 222 227 233	
	4'9 4'10 4'11 5'0 5'1 5'2 5'3 5'4 5'5 5'6 5'7 5'8 5'9 5'10 5'11 6'0 6'1 6'2 6'3	131 136 140 145 150 155 160 165 170 176 181 187 192 198 203 209 215 221	146 151 157 163 169 174 179 185 189 195 200 206 210 216 222 227 233 239	
	4'9 4'10 4'11 5'0 5'1 5'2 5'3 5'4 5'5 5'6 5'7 5'8 5'9 5'10 5'11 6'0 6'1 6'2 6'3 6'4	131 136 140 145 150 155 160 165 170 176 181 187 192 198 203 209 215 221 227 231	146 151 157 163 169 174 179 185 189 195 200 206 210 216 222 227 233 239 245	
	4'9 4'10 4'11 5'0 5'1 5'2 5'3 5'4 5'5 5'6 5'7 5'8 5'9 5'10 5'11 6'0 6'1 6'2 6'3 6'4 6'5	131 136 140 145 150 155 160 165 170 176 181 187 192 198 203 209 215 221 227 231 235	146 151 157 163 169 174 179 185 189 195 200 206 210 216 222 227 233 239 245 250	
	4'9 4'10 4'11 5'0 5'1 5'2 5'3 5'4 5'5 5'6 5'7 5'8 5'9 5'10 5'11 6'0 6'1 6'2 6'3 6'4 6'5 6'6	131 136 140 145 150 155 160 165 170 176 181 187 192 198 203 209 215 221 227 231 235 241	146 151 157 163 169 174 179 185 189 195 200 206 210 216 222 227 233 239 245 250 257	
	4'9 4'10 4'11 5'0 5'1 5'2 5'3 5'4 5'5 5'6 5'7 5'8 5'9 5'10 5'11 6'0 6'1 6'2 6'3 6'4 6'5	131 136 140 145 150 155 160 165 170 176 181 187 192 198 203 209 215 221 227 231 235	146 151 157 163 169 174 179 185 189 195 200 206 210 216 222 227 233 239 245 250	

 $<sup>\</sup>ensuremath{^{\star}}$  The "Tobacco Use" section does not apply.