

Age	Up to \$99,999	\$100,000 to \$250,000	\$250,001 to \$999,999	\$1,000,000 and over
0 – 17				
18 – 40			P, BP	P, BP
41 – 45			P, BP	P, BP, EKG
46 – 50		P, BP	P, BP	P, BP, EKG
51 – 65	P, BP	P, BP	P, BP, EKG	P, BP, EKG

Legend

BP	Blood profile including urinalysis
EKG	Resting electrocardiogram
P	Paramedical

Prostate specific antigen for men (PSA) will be requested for all males who are 51 years of age and older, when a blood profile including urinalysis is required.

Other underwriting rules

1. Insured person currently with the Company :
The age and amount requirements are calculated based on the total amount of critical illness insurance pending or in force with the Company within the last 6 months.
2. Medical evidence is valid for a 12-month period following the date it was ascertained.
3. The Company reserves the right to request any other requirement deemed necessary for file review at any time.
4. The telephone interview and vital signs have the same value as the paramedical.