

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 \$10,000,000	\$10,000,001 and over
0 - 15								
16 - 45				PA	PA	P, BP	P, BP	P, BP, IR
46 - 50			PA	PA	PA	P, BP	P, BP	P, BP, IR
51 - 55		PA	PA	P, BP	P, BP	P, BP	P, BP	P, BP, IR
56 - 60		PA	PA	P, BP	P, BP	P, BP	P, BP	P, BP, IR
61 - 65		P, BP	P, BP	P, BP	P, BP	P, BP	P, BP, EKG	P, BP, EKG, IR
66 - 70	P, BP	P, BP	P, BP	P, BP	P, BP, EKG	P, BP, EKG	P, BP, EKG	P, BP, EKG, IR
71 - 75	P, BP	P, BP	P, BP	P, BP, EKG	P, BP, EKG	P, BP, EKG	P, BP, EKG	P, BP, EKG, IR
76 and over	<p style="text-align: center;">PRELIMINARY APPLICATION. NO EXAMS SHOULD BE REQUESTED. A PHYSICIAN STATEMENT WILL BE REQUESTED BY THE UNDERWRITING DEPARTMENT IN ORDER TO MAKE A PRELIMINARY OFFER.</p>							

Term life insurance only

Preferred risk classes are available:

- From \$2,000,001 for ages 18-50
- From \$500,000 for ages 51 and above

Legend

BP	Blood profile including urinalysis
EKG	Resting electrocardiogram
IR	Inspection report
P	Paramedical
PA*	Predictive analysis

* In the cells marked with **PA**, only the declaration of insurability will be required. However, evidence of insurability may be required depending on the result of the predictive analysis.

- **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.
- The Inspection report (**IR**) is ordered by Beneva Inc., when required.

Other underwriting rules

- Insured person currently with the Company:
The age and amount requirements are calculated based on the total amount of life insurance pending or in force with 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 reserves the right to request any other requirement deemed necessary for file review at any time.
- The telephone interview and vital signs have the same value as the paramedical.