

## Evidence of Insurability Schedule – Underwriting Requirements

Use this chart for Equation Generation® IV and EquiLife®

Amount		Age							
From	To	0-15	16-40	41-45	46-50	51-55	56-60	61-65	66+
\$ -	\$ 99,999	NM	NM	NM	NM	NM	PM	PM	PM
\$ 100,000	\$ 150,000	NM	NM SAL	NM SAL	NM U	PM U	PM U	PM U	PM U ECG
\$ 150,001	\$ 249,999	NM	NM SAL	NM SAL	NM U	PM U	PM U	PM U	PM U ECG
\$ 250,000	\$ 250,000	NM	NM SAL	NM SAL	NM U	PM U	PM U	PM BP ECG	PM BP ECG
\$ 250,001	\$ 499,999	NM	NM SAL	PM U	PM U	PM U	PM U	PM BP ECG	PM BP ECG
\$ 500,000	\$ 500,000	NM	NM SAL	PM U	PM U	PM U	PM U ECG	PM BP ECG	PM BP ECG
\$ 500,001	\$ 999,999	NM	PM BP	PM BP	PM BP	PM BP	PM BP ECG	PM BP ECG	PM BP ECG
\$ 1,000,000	\$ 1,000,000	NM	PM BP	PM BP	PM BP	PM BP ECG	PM BP ECG	PM BP ECG	PM BP ECG
\$ 1,000,001	\$ 2,000,000	NM	PM BP CFQ	PM BP ECG CFQ	PM BP ECG CFQ	PM BP ECG CFQ	PM BP ECG CFQ	PM BP ECG CFQ	M BP ECG CFQ
\$ 2,000,001	\$ 3,000,000	NM	PM BP CFQ	PM BP ECG CFQ	PM BP ECG CFQ	PM BP ECG CFQ	PM BP ECG CFQ	PM BP ECG CFQ	M BP ECG CFQ
\$ 3,000,001	\$ 5,000,000	NM	PM BP IR	PM BP ECG IR	PM BP ECG IR MVR	M BP ECG IR MVR	M BP ECG IR MVR	M BP TMT IR MVR	M BP TMT IR MVR
\$ 5,000,001	\$ 9,999,999	NM	M BP IR MVR	M BP ECG IR MVR	M BP ECG IR MVR	M BP TMT IR MVR	M BP TMT IR MVR	M BP TMT IR MVR	M BP TMT IR MVR
\$ 10,000,000	and up	NM	M BP IR MVR	M BP TMT IR, MVR	M BP TMT IR MVR	M BP TMT IR MVR	M BP TMT IR MVR	M BP TMT IR MVR	M BP TMT IR MVR

Use this chart for Equimax® Estate Builder and Equimax Wealth Accumulator

Amount		Age							
From	To	0-17	18-40	41-45	46-50	51-55	56-60	61-65	66+
\$ -	\$ 99,999	NM	NM	NM	NM	NM	PM	PM	PM
\$ 100,000	\$ 150,000	NM	NM SAL	NM SAL	NM U	PM U	PM U	PM U	PM U ECG
\$ 150,001	\$ 249,999	NM	NM SAL	NM SAL	NM U	PM U	PM U	PM U	PM U ECG
\$ 250,000	\$ 250,000	NM	NM SAL	NM SAL	NM U	PM U	PM U	PM BP ECG	PM BP ECG
\$ 250,001	\$ 499,999	NM	NM SAL	PM U	PM U	PM U	PM U	PM BP ECG	PM BP ECG
\$ 500,000	\$ 500,000	NM	NM SAL	PM U	PM U	PM U	PM U ECG	PM BP ECG	PM BP ECG
\$ 500,001	\$ 999,999	NM	PM BP	PM BP	PM BP	PM BP	PM BP ECG	PM BP ECG	PM BP ECG
\$ 1,000,000	\$ 1,000,000	NM	PM BP	PM BP	PM BP	PM BP ECG	PM BP ECG	PM BP ECG	PM BP ECG
\$ 1,000,001	\$ 2,000,000	NM	PM BP CFQ	PM BP ECG CFQ	PM BP ECG CFQ	PM BP ECG CFQ	PM BP ECG CFQ	PM BP ECG CFQ	M BP ECG CFQ
\$ 2,000,001	\$ 3,000,000	NM	PM BP CFQ	PM BP ECG CFQ	PM BP ECG CFQ	PM BP ECG CFQ	PM BP ECG CFQ	PM BP ECG CFQ	M BP ECG CFQ
\$ 3,000,001	\$ 5,000,000	NM	PM BP IR	PM BP ECG IR	PM BP ECG IR MVR	M BP ECG IR MVR	M BP ECG IR MVR	M BP TMT IR MVR	M BP TMT IR MVR
\$ 5,000,001	\$ 9,999,999	NM	M BP IR MVR	M BP ECG IR MVR	M BP ECG IR MVR	M BP TMT IR MVR	M BP TMT IR MVR	M BP TMT IR MVR	M BP TMT IR MVR
\$ 10,000,000	and up	NM	M BP IR MVR	M BP TMT IR, MVR	M BP TMT IR MVR	M BP TMT IR MVR	M BP TMT IR MVR	M BP TMT IR MVR	M BP TMT IR MVR

Use this chart for EquiLiving Critical Illness plans and riders.

Amount		Age							
From	To	0-17	18-40	41-45	46-50	51-55	56-60	61-65	66+
\$ -	\$ 99,999	NM	NM	NM	NM	PM BP PSA	PM BP PSA	PM BP PSA ECG	N/A
\$ 100,000	\$ 150,000	NM	NM U	NM U	PM U	PM BP PSA	PM BP PSA	PM BP PSA ECG	N/A
\$ 150,001	\$ 249,999	NM	NM U	NM U	PM U	PM BP PSA	PM BP PSA	PM BP PSA ECG	N/A
\$ 250,000	\$ 250,000	NM	NM U	NM U	PM BP	PM BP PSA	PM BP PSA	PM BP PSA ECG	N/A
\$ 250,001	\$ 499,999	N/A	NM BP	PM BP	PM BP	PM BP PSA ECG	PM BP PSA ECG	M BP PSA ECG	N/A
\$ 500,000	\$ 500,000	N/A	NM BP	PM BP	PM BP	PM BP PSA ECG	PM BP PSA ECG	M BP PSA ECG	N/A
\$ 500,001	\$ 999,999	N/A	PM BP	PM BP ECG	PM BP ECG	PM BP PSA ECG	PM BP PSA ECG	M BP PSA ECG	N/A
\$ 1,000,000	\$ 1,000,000	N/A	PM BP ECG	PM BP ECG	PM BP ECG	PM BP PSA ECG IR	PM BP PSA ECG IR	M BP PSA TMT IR	N/A
\$ 1,000,001	\$ 2,000,000	N/A	PM BP ECG	PM BP ECG IR	PM BP ECG IR	PM BP PSA ECG IR	M BP PSA TMT IR	M BP PSA TMT IR	N/A
\$ 2,000,001	and up	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Use this chart for Term plans and riders.

Amount		Age						
From	To	18-40	41-45	46-50	51-55	56-60	61-65	66+
\$ -	\$ 99,999	NM	NM	NM	NM	PM	PM	PM
\$ 100,000	\$ 150,000	NM	NM	NM U	PM U	PM U	PM U	PM U ECG
\$ 150,001	\$ 249,999	NM	NM	NM U	PM U	PM U	PM U	PM U ECG
\$ 250,000	\$ 250,000	PM BP	PM BP	PM BP	PM BP	PM BP	PM BP ECG	PM BP ECG
\$ 250,001	\$ 499,999	PM BP	PM BP	PM BP	PM BP	PM BP	PM BP ECG	PM BP ECG
\$ 500,000	\$ 500,000	PM BP	PM BP	PM BP	PM BP	PM BP ECG	PM BP ECG	PM BP ECG
\$ 500,001	\$ 999,999	PM BP	PM BP	PM BP	PM BP	PM BP ECG	PM BP ECG	PM BP ECG
\$ 1,000,000	\$ 1,000,000	PM BP	PM BP	PM BP	PM BP ECG	PM BP ECG	PM BP ECG	PM BP ECG
\$ 1,000,001	\$ 2,000,000	PM BP CFQ	PM BP ECG CFQ	PM BP ECG CFQ	PM BP ECG CFQ	PM BP ECG CFQ	PM BP ECG CFQ	M BP ECG CFQ
\$ 2,000,001	\$ 3,000,000	PM BP CFQ	PM BP ECG CFQ	PM BP ECG CFQ	PM BP ECG CFQ	PM BP ECG CFQ	PM BP ECG CFQ	M BP ECG CFQ
\$ 3,000,001	\$ 5,000,000	PM BP IR	PM BP ECG IR	PM BP ECG IR MVR	M BP ECG IR MVR	M BP ECG IR MVR	M BP TMT IR MVR	M BP TMT IR MVR
\$ 5,000,001	\$ 9,999,999	M BP IR MVR	M BP ECG IR MVR	M BP ECG IR MVR	M BP TMT IR MVR	M BP TMT IR MVR	M BP TMT IR MVR	M BP TMT IR MVR
\$ 10,000,000	and up	M BP IR MVR	M BP TMT IR, MVR	M BP TMT IR MVR	M BP TMT IR MVR	M BP TMT IR MVR	M BP TMT IR MVR	M BP TMT IR MVR

### Notes

1. When referring to the table, add the following to the basic amount for determining the evidence requirements:
  - a) Term Riders
  - b) Protector (Guaranteed Insurability) Benefits: add option amount
  - c) Juvenile Flexible Guaranteed Insurability: add first option amount
2. The amounts shown in the table refer to the total amount of insurance currently in force with Equitable Life and issued within the past 6 months, plus the amount of insurance currently being applied for.
3. Clients may be referred to any medical examiner actively engaged in his or her own office or clinic, other than an examiner related to the applicant, life insured, or to the broker; or the client's regular attending physician. On the rare occasion where the use of the client's doctor is absolutely unavoidable, the amount of insurance issued will be limited to \$500,000.

The Company will pay for each medical examination according to the fees acceptable in the area in which the medical was done. Any excess fees or unnecessary evidence will be charged to the broker.

4. The Company reserves the right to request any additional evidence of insurability which it judges necessary to appraise the risk.
5. Recent evidence (within the past 6 months) may be considered. Please contact Head Office for any additional requirements.
6. All APS will be ordered through Head Office on receipt of application.

### Saliva Testing

\*All saliva tests, when required, are to be obtained by the broker at the time of application. The Oral Specimen Collection Device (Lab One) is available through our regional offices or they can be ordered through our Supply Department in the normal manner.

### Combination Critical Illness and Life Insurance or Life Insurance and Preferred Term Riders

When applying for any combination of Critical Illness and Life insurance, or Life insurance with a Term Rider that qualifies for preferred underwriting, use the higher combination requirements.  
 For example: • A Urine replaces a Saliva • A Blood Profile replaces a Urine and/or Saliva • A Paramedical replaces a Non-Medical • An M.D. Medical replaces a Paramedical and/or Non-Medical When a PSA is required, request with the Blood Profile requirement (on male applicants only).

To understand the abbreviations used for the Underwriting Requirements in the above table, look at the Legend below

Short Form	Full Name of Requirement
NM	Non-Medical
PM	Paramedical
M	M.D. Medical
SAL	Saliva
U	Urine
BP	Blood Profile & Urine
ECG	Electrocardiogram
CFQ	Confidential Financial Questionnaire
X	PA Chest X-ray
TMT	Treadmill Electrocardiogram
IR	Inspection Report
PSA	Prostate Specific Antigen (request with Blood Profile requirement)
APS	Attending Physicians Statement (requested at Head Office)
MVR	Motor Vehicle Report