



# Evidence of insurability schedule

## Underwriting requirements

### Use this chart for all life insurance products

- Term only available for issue ages 18 and older
- Preferred underwriting for Term/Term riders begins at:
  - \$2,000,000 for ages 18-50
  - \$500,000 for ages 51-60
  - Preferred underwriting is not available for ages 61 and older
- For preferred underwriting classification, a paramedical and blood profile with urinalysis will be required

Life amount	Age								
	0-17	18-40	41-45	46-50	51-55	56-60	61-69	70-74	75+
\$0 to \$100,000	App	App	App	App	App	App	Para	Para APS	Para APS MAFI
\$100,001 to \$250,000	App	App	App	App	App	Para Labs	Para Labs	Para Labs APS	Para Labs APS MAFI
\$250,001 to \$500,000	App	App	App	App	App	Para Labs	Para Labs	Para Labs APS	Para Labs APS MAFI
\$500,001 to \$1,000,000	App APS	App	App	App	Para Labs	Para Labs	Para Labs APS	Para Labs APS	Para Labs APS MAFI
\$1,000,001 to \$3,000,000	App APS	App	App	App	Para Labs	Para Labs APS	Para Labs APS	Para Labs APS	Para Labs APS MAFI
\$3,000,001 to \$4,000,000	App APS	Para Labs	Para Labs	Para Labs	Para Labs APS	Para Labs APS	Para Labs APS	Para Labs APS	Para Labs APS MAFI
\$4,000,001 to \$5,000,000	App APS	Para Labs	Para Labs	Para Labs	Para Labs APS	Para Labs APS	Para Labs APS	Para Labs APS	Para Labs APS MAFI
\$5,000,001 to 10,000,000	App APS FIN	Para Labs APS MVR FIN	Para Labs APS FIN	Para Labs APS FIN	Para Labs APS FIN	Para Labs APS FIN	Para Labs APS MVR FIN	Para Labs APS MVR FIN	Para Labs APS MAFI MVR FIN
\$10,000,001 and up	App APS FIN	Para Labs APS MVR FIN	Para Labs APS MAFI MVR FIN						

## Use this chart for EquiLiving® critical illness insurance plans and riders

- Critical illness insurance is not available over age 65 or for amounts greater than \$2,000,000.

Critical illness amount	Age						
	0-17	18-40	41-45	46-50	51-55	56-60	61-65
\$0 to \$100,000	App	App	App	App	Para Labs + PSA	Para Labs + PSA	Para Labs + PSA ECG
\$100,001 to \$249,999	App	App	App Urine	Para Urine	Para Labs + PSA	Para Labs + PSA	Para Labs + PSA ECG
\$250,000	App	App	App Urine	Para Labs	Para Labs + PSA	Para Labs + PSA	Para Labs + PSA ECG
\$250,001 to \$500,000	App APS	App Labs	Para Labs	Para Labs	Para Labs + PSA ECG	Para Labs + PSA ECG	Para Labs + PSA ECG
\$500,001 to \$999,999	N/A	Para Labs	Para Labs ECG	Para Labs ECG	Para Labs + PSA ECG	Para Labs + PSA ECG	Para Labs + PSA ECG
\$1,000,000 to \$2,000,000	N/A	Para Labs ECG	Para Labs ECG	Para Labs ECG	Para Labs + PSA ECG	Para Labs + PSA TMT APS	Para Labs + PSA TMT APS

### Notes

1. When referring to the charts, add the term rider amount and the basic amount to determine evidence requirements.
2. Underwriting requirements are based on the total amount of coverage applied for, plus the amount of all coverage issued by Equitable in the past 12 months. Use this total coverage amount when looking at the above evidence charts.
3. Equitable has the right to ask for more evidence of insurability. We will do this if we feel it is needed to assess the risk.
4. Equitable may look at evidence completed in the past 12 months for a proposed insured person aged 69 and younger. For proposed insureds aged 70 and older, we may look at evidence completed in the past 6 months.
5. Equitable will order the Attending Physician's Statement (APS) when required. The advisor is responsible for ordering any other required evidence.
6. Only the reasonable cost of required evidence (as determined by standard rates in the area where the medical examination was performed) will be paid by Equitable.
7. When a Prostate Specific Antigen (PSA) is required, order it as part of the blood profile (for males only).
8. For a proposed insured person who has lived in Canada for less than a year, a paramedical and blood profile with hepatitis screens and urinalysis will be required.

#### Combination critical illness and life insurance

When applying for any combination of critical illness and life insurance, refer to the most extensive list of requirements.

For example:

- Labs (blood profile and urinalysis) replaces a urinalysis.
- A paramedical replaces the medical questions on an application.

Short form	Full name of requirement
App	Application
Para	Paramedical (also includes height, weight and blood pressure)
Labs	Blood Profile and Urinalysis
PSA	Prostate Specific Antigen (request with Blood Profile for males)
Urine	Urinalysis
ECG	Resting Electrocardiogram
TMT	Treadmill Electrocardiogram
MVR	Motor Vehicle Report
APS	Attending Physician's Statement
MAFI	Mature Age Focus Interview
FIN	Financial / Third-party verification

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