

Evidence of insurability schedule – Underwriting requirements

Use this chart for all Life products.

Note: Term only available for ages 18 and above

Amount		Age							
From	To	0-17	18-40	41-45	46-50	51-55	56-60	61-65	66+ (see Note #6)
\$ -	\$ 99,999	NM	NM	NM	NM	NM	PM	PM	PM
\$ 100,000	\$ 249,999	NM	NM	NM	NM U	PM U	PM U	PM U	PM U ECG
\$ 250,000	\$ 499,999	NM	NM	NM	PM U	PM U	PM U	PM BP ECG	PM BP ECG
\$ 500,000	\$ 999,999	NM APS	PM BP	PM BP	PM BP	PM BP	PM BP ECG	PM BP ECG	PM BP ECG
\$ 1,000,000	\$ 2,499,999	NM APS	PM BP	PM BP	PM BP	PM BP	PM BP ECG	PM BP ECG	PM BP ECG
\$ 2,500,000	\$ 3,000,000	NM APS	PM BP	PM BP	PM BP	PM BP	PM BP ECG	PM BP ECG	PM BP ECG
\$ 3,000,001	\$ 5,000,000	NM APS	PM BP	PM BP	PM BP MVR	PM BP MVR	PM BP ECG MVR	PM BP TMT MVR	PM BP TMT MVR
\$ 5,000,001	\$ 9,999,999	NM APS	PM BP MVR	PM BP ECG MVR	PM BP ECG MVR	PM BP TMT MVR	PM BP TMT MVR	PM BP TMT MVR	PM BP TMT MVR
\$ 10,000,000	and up	NM APS	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

Note: preferred underwriting for Term and Term riders will now begin at \$500,000 instead of \$250,000

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	\$ 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	\$ 500,000	N/A	NM BP	PM BP	PM BP	PM BP PSA ECG	PM BP PSA ECG	PM 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	PM BP PSA ECG	N/A
\$ 1,000,000	\$ 2,000,000	N/A	PM BP ECG	PM BP ECG IR	PM BP ECG IR	PM BP PSA ECG IR	PM BP PSA TMT IR APS	PM BP PSA TMT IR APS	N/A
\$ 2,000,001	and up	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Notes

1. When referring to the table, add the term riders to the basic amount for determining the evidence requirements.
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 12 months) may be considered. Please contact head office for any additional requirements.
6. APS guidelines:
 - Ages 70+: Equitable Life will order the APSs for the advisor/MGA for all face amounts.
 - Ages 0 - 17: Equitable Life will order the APSs for the advisor/MGA for face amounts over \$500,000 on universal life and whole life plans.

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 Blood Profile replaces a Urine test • 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 tables, look at the legend below

Short form	Full name of requirement
NM	Non-Medical
PM	Paramedical
M	M.D. Medical
U	Urine
BP	Blood Profile & Urine
ECG	Electrocardiogram
TMT	Treadmill Electrocardiogram
IR	Inspection Report
PSA	Prostate Specific Antigen (request with Blood Profile requirement)
MVR	Motor Vehicle Report
APS	Attending Physician Statement