

# PREFERRED UNDERWRITING CLASSIFICATIONS

GUIDE



term



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# ABOUT EQUITABLE LIFE OF CANADA



Equitable Life® is the largest federally regulated mutual life insurance company in Canada. For generations we've provided policyholders with sound financial protection, and we look forward to continuing to deliver long-term financial value. We're focused on the needs of our clients, and pride ourselves on the breadth and quality of our financial and insurance products and on our premier client service.

The mutual structure of our company ensures that our policyholders are owners, and therefore eligible to receive dividends supported by all our lines of business. We have no shareholders. Our distributable earnings directly and exclusively benefit our policyholders.

As other insurance companies consolidate and restructure, our organization remains focused, stable and strong. We're progressive, competitive and firmly committed to serving the best interests of our policyholders, through longer-term strategies that foster ongoing stability, growth, profitability and effective relationships.

## ABOUT THIS GUIDE

This guide provides an overview of Preferred Underwriting Classifications that determine the rates for Term insurance at Equitable Life. For complete details, please refer to the policy contract, which will govern in all cases.



## GOOD HEALTH REAPS REWARDS

At Equitable Life, we feel good health and lifestyle should be rewarded with better premiums on life insurance. That is why Equitable Life's Renewable and Convertible Term offers five "Classes of Risk" or Underwriting Classifications based on the health of individual clients.

- **Class 1 Preferred Plus Non-Smoker:** The life insured is a very healthy non-smoker (no smoking or cessation aids within the past 24 months) with an excellent family medical history.
- **Class 2 Preferred Non-Smoker:** The life insured is in good health, a non-smoker (no smoking or cessation aids within the past 12 months) with good family medical history.
- **Class 3 Non-Smoker:** The life insured is a healthy non-smoker (no smoking or cessation aids within the last 12 months).
- **Class 4 Preferred Smoker:** The life insured is in good health and smokes cigarettes or uses nicotine-based products. Evaluated with similar health criteria as Class 2 Preferred Non-Smoker.
- **Class 5 Smoker:** The life insured is healthy and smokes cigarettes or uses nicotine-based products.

Determination of the Preferred Underwriting Classification is dependent on Equitable Life's underwriting assessment. Better health and lifestyle translates into a preferred risk for the company and lower premiums for the client.

Preferred underwriting will be available for Term insurance policies with Face Amounts of \$250,000 or more. Face Amounts below \$250,000 will offer two Underwriting Classifications; Standard Non-Smoker (Class 3) and Standard Smoker (Class 5).

## UNDERWRITING GUIDELINES

Underwriting Classifications are based on a number of different factors including Smoking Status, Build, Cholesterol, and Family History. The following guidelines apply only to the Face Amount/age combinations that are eligible for Preferred Underwriting. A non-medical questionnaire will apply for Face Amounts up to \$249,999 for issue ages 18-45. Current underwriting practices will continue for all other ages.

### Smoking status

The following table outlines the smoking definitions for the Preferred Underwriting Classifications.

Class	Smoking Definitions
<b>Class 1: Preferred Plus Non-Smoker</b>	No cigarettes, cigars, cigarillos, pipe or chewing tobacco, smoking cessation, tobacco surrogates, or marijuana in the past 24 months.
<b>Class 2: Preferred Non-Smoker</b>	No cigarettes, cigars, cigarillos, pipe or chewing tobacco, smoking cessation, tobacco surrogates, or marijuana in the past 12 months.
<b>Class 3: Non-Smoker (Standard and ratable)</b>	No cigarettes, pipe or chewing tobacco, smoking cessation, tobacco surrogates, or marijuana in the past 12 months. (Up to one cigar/cigarillo per month is acceptable)
<b>Class 4: Preferred Smoker</b>	Regular tobacco use
<b>Class 5: Smoker (Standard and ratable)</b>	Regular tobacco use

### Blood pressure

The following table outlines the blood pressure requirements for the Preferred class structure.

Class	Age						
	18-40	41-45	46-50	51-55	56-60	61-65	66+
<b>Class 1: Preferred Plus Non-Smoker No High Blood Pressure in past 10 years</b>	125/75	130/80	135/80	135/80	140/85	145/85	145/85
<b>Class 2: Preferred Non-Smoker No High Blood Pressure past 5 years</b>	140/85	140/85	140/85	145/85	150/85	150/90	150/90
<b>Class 4: Preferred Smoker No High Blood Pressure past 5 years</b>	140/85	140/85	140/85	145/85	150/85	150/90	150/90



### Build

The following table outlines the build table for Preferred criteria maximums.

Height in Inches	Weight in Pounds							
	Males				Females			
	Min	Class 1	Class 2	Class 4	Min	Class 1	Class 2	Class 4
56	95	126	132	132	89	125	130	130
57	98	131	137	137	92	128	134	134
58	102	136	142	142	96	133	139	139
59	105	141	147	147	98	138	144	144
60	109	145	151	151	100	142	148	148
61	113	150	156	156	103	147	153	153
62	117	155	161	161	105	152	158	158
63	122	159	166	166	109	157	163	163
64	124	165	172	172	111	162	169	169
65	128	170	177	177	114	167	174	174
66	133	175	183	183	116	173	180	180
67	136	181	189	189	120	177	185	185
68	140	186	194	194	123	183	191	191
69	145	191	199	199	127	188	196	196
70	148	197	205	205	130	193	201	201
71	152	203	211	211	135	199	207	207
72	156	208	217	217	139	204	213	213
73	162	215	224	224	143	210	219	219
74	166	220	230	230	146	217	226	226
75	171	226	236	236	150	222	232	232
76	175	233	243	243	153	228	238	238
77	179	238	248	248	156	235	245	245
78	184	245	255	255	160	240	250	250
79	190	251	262	262				
80	194	257	268	268				
81	199	264	275	275				



### Cholesterol

The following table outlines total cholesterol/ HDL ratio level for Preferred classes.

Class	18-40	41-45	46-50	51-55	56-60	61-65	66+
<b>Class 1: Preferred Plus Non-Smoker</b>	200/5	200/5	200/5.5	200/5.5	200/5.5	200/5.5	200/6
<b>Class 2: Preferred Non-Smoker</b>	220/5.5	220/5.5	245/6	245/6	245/6	245/6	245/6
<b>Class 4: Preferred Smoker</b>	220/5.5	220/5.5	245/6	245/6	245/6	245/6	245/6

### Personal health

No personal history of Cancer (exceptions for basal cell and squamous cell), Diabetes (exception for gestational greater than 10 years since the last episode), Cardiovascular Disease, Coronary Artery Disease, or Stroke (including TIA).

### Family health

No family history of heart disease, cancer (bowel, prostate, breast), or stroke prior to the specified age outlined in the following table.

*Definition of family: Parents or siblings*

Class	No family history prior to age
<b>Class 1: Preferred Plus Non-Smoker</b>	65 (exception of opposite gender specific cancer)
<b>Class 2: Preferred Non-Smoker</b>	63 (exception of opposite gender specific cancer)
<b>Class 4: Preferred Smoker</b>	63 (exception of opposite gender specific cancer)

### Lifestyle

**Driving history:**

Class	Motor Vehicle Record Infractions
<b>Class1: Preferred Plus Non-Smoker</b>	One or fewer moderate infractions in past 2 years (with a maximum of 32 kms over speed limit and no loss of points). No impaired driving infraction in last 10 years.
<b>Class 2: Preferred Non-Smoker</b>	3 or fewer infractions in past 2 years. No impaired driving infractions in last 5 years.
<b>Class 4: Preferred Smoker</b>	3 or fewer infractions in past 2 years. No driving while impaired infractions in last 5 years.



#### Substance abuse:

Class	Substance abuse
<b>Class1: Preferred Plus Non-Smoker</b>	No substance abuse in past 10 years, including recommendation for or participation in treatment
<b>Class 2: Preferred Non-Smoker</b>	No substance abuse in past 10 years, including recommendation for or participation in treatment
<b>Class 4: Preferred Smoker</b>	No substance abuse in past 10 years, including recommendation for or participation in treatment

#### Foreign travel:

Foreign travel is defined as short term travel outside of Canada and USA for business or pleasure. Preferred criteria requires no rateable foreign travel and no rateable foreign residency. Equitable Life uses current Government of Canada travel guidelines.

Class	Foreign Travel
<b>Class 1: Preferred Plus Non-Smoker</b>	No rateable travel
<b>Class 2: Preferred Non-Smoker</b>	No rateable travel
<b>Class 4: Preferred Smoker</b>	No rateable travel

#### Aviation:

Aviation is defined as flying for pleasure or employment, as a pilot or crew member in any type of aircraft. To qualify for Preferred classes the insured must not participate in aviation deemed rateable. Ratings depend on a number of factors such as age, experience, frequency whether flying commercially or for sport.

#### Sports or Avocation:

No rateable participation in hazardous sports or avocations in the past 2 years. There are additional risk factors to consider, therefore some avocations may be deemed as a more hazardous sport in nature.



## EVIDENCE OF INSURABILITY SCHEDULE

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

- When referring to the table, add the following to the basic amount for determining the evidence requirements:
  - Term Riders
  - Protector Benefits (such as Guaranteed Insurability Option amount)
  - Juvenile Flexible Guaranteed Insurability. Option amount as specified at age 18.

- 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.

- 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.

Equitable Life 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 advisor.

- Equitable Life reserves the right to request any additional evidence of insurability which it judges necessary to appraise the risk.

- Recent evidence (within the past 6 months) may be considered. Please contact Head Office for any additional requirements.

- 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 advisor 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.

## Combination Critical Illness and Life Insurance

When applying for any combination of critical illness and life insurance, 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. This is requested with the Blood Profile requirement on male applicants only.

**Legend of acronyms**

Short Form	Full Name of Requirement
NM	Non-Medical
PM	Paramedical
M	M.D. Medical
SAL	Saliva
U	Urine
BP	Blood Profile
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

# EQUITABLE LIFE OF CANADA. A wise choice.

Through personal service, superior products and an ongoing commitment to mutuality, Equitable Life makes reaching your financial goals easier. Whether you're making your first investment, building your financial plan, or looking for ways to protect what is most important to you, we have the solutions you need. With customer-centred staff, and a prudent investment strategy focused on long-term stability, growth and profitability, we also have the focus and expertise you need. In all aspects of your life, we're committed to delivering the financial future you're looking for, by putting you first.



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