

# PREFERRED UNDERWRITING CLASSIFICATIONS

ADVISOR GUIDE



term

# ABOUT EQUITABLE LIFE OF CANADA



Equitable Life® is proud to be one of Canada's largest mutual life insurance companies. We are owned by our participating policyholders, not shareholders. This allows us to focus on management strategies that foster prudent long-term growth, continuity and stability.

We are dedicated to meeting our commitments to our customers – to provide good value and meet their needs for insurance protection and wealth accumulation – now and in the future. That's why Canadians have turned to Equitable Life since 1920 to protect what matters most.

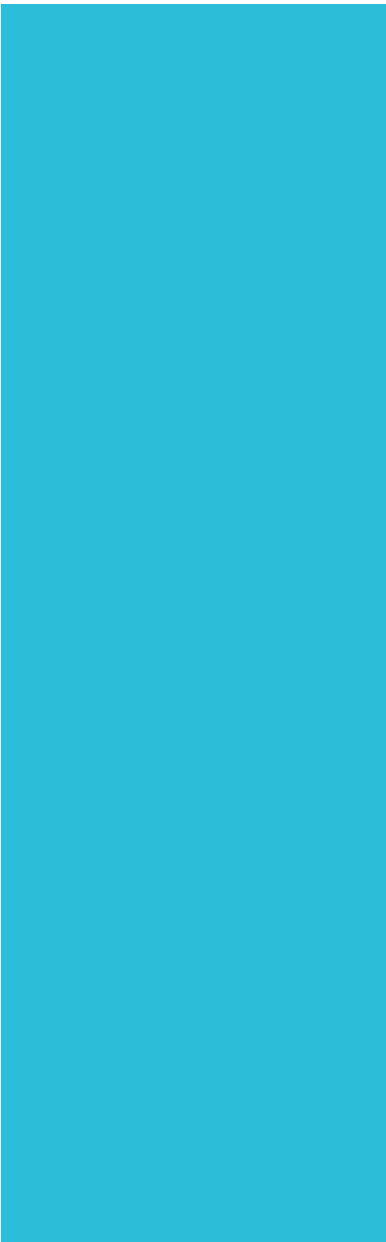
Equitable Life is a focused, stable and strong company. We have sufficient earnings and capital to meet our future growth targets, and we continue to grow steadily. Our growth in sales has been driven by our ability to implement our strategic plan, placing a priority on products, service and execution. Our financial success reflects our continued commitment to profitable growth and our ability to navigate a changing regulatory and economic environment.

Our mutual structure is a key element of our value proposition, along with our diversified product portfolio and superior service. As an organization we're progressive, competitive and firmly committed to serving the best interests of our policyholders, through longer-term strategies that foster ongoing stability, growth and profitability.

## 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. While Equitable Life has made every effort to ensure the accuracy of the information presented here, the policy contract governs in all cases.





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## 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 Term insurance policies offer 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). Up to one cigar or cigarillo/month is permitted, subject to a negative cotinine test. Clients who use marijuana, whether inhaled or ingested, may qualify for non-smoker rates.
- **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 greater than \$1,000,000. Face Amounts equal to or less than \$1,000,000 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 and including \$1,000,000 for issue ages 18 - 45. Current underwriting practices will continue for all other ages.

### Smoking status

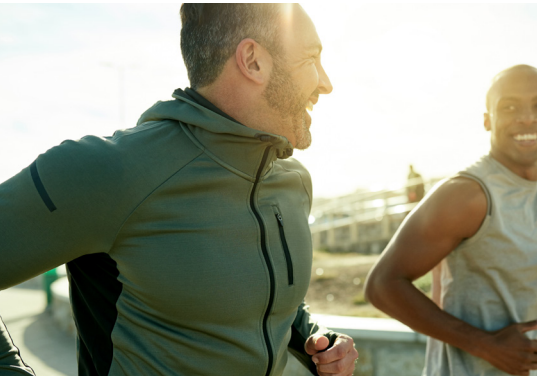
The following table outlines the smoking definitions for the Underwriting Classifications.

Class	Smoking Definitions
Class 1: Preferred Plus Non-Smoker	No cigarettes, cigars, cigarillos, pipe or chewing tobacco, smoking cessation products, tobacco substitutes, or marijuana within the past 24 months.
Class 2: Preferred Non-Smoker	No cigarettes, cigars, cigarillos, pipe or chewing tobacco, smoking cessation products, tobacco substitutes, or marijuana within the past 12 months.
Class 3: Non-Smoker (Standard and ratable)	No cigarettes, pipe or chewing tobacco, smoking cessation products, or tobacco substitutes within the past 12 months. Up to one cigar/cigarillo per month is permitted, subject to a negative cotinine test. Clients who use marijuana, whether inhaled or ingested, may qualify for non-smoker rates.
Class 4: Preferred Smoker	Regular tobacco use
Class 5: Smoker (Standard and ratable)	Regular tobacco use

### Blood pressure

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

Class	Age					
	18-40	41-50	51-55	56-60	61-65	66+
Class 1: Preferred Plus Non-Smoker No treatment in last 10 years	130/75	135/80	135/80	140/85	145/85	145/85
Class 2: Preferred Non-Smoker Class 4: Preferred Smoker With or without treatment	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		Weight							
		Males				Females			
		Class 1		Class 2 & Class 4		Class 1		Class 2 & Class 4	
ft/in	cm	lbs	kg	lbs	kg	lbs	kg	lbs	kg
4'8"	142	126	57	132	60	125	57	130	59
4'9"	145	131	59	137	62	128	58	134	61
4'10"	147	136	62	142	64	133	60	139	63
4'11"	150	141	64	147	67	138	63	144	65
5'0"	152	145	66	151	68	142	64	148	67
5'1"	155	150	68	156	71	147	67	153	69
5'2"	157	155	70	161	73	152	69	158	72
5'3"	160	159	72	166	75	157	71	163	74
5'4"	163	165	75	172	78	162	73	169	77
5'5"	165	170	77	177	80	167	76	174	79
5'6"	168	175	79	183	83	173	78	180	82
5'7"	170	181	82	189	86	177	80	185	84
5'8"	173	186	84	194	88	183	83	191	87
5'9"	175	191	87	199	90	188	85	196	89
5'10"	178	197	89	205	93	193	88	201	91
5'11"	180	203	92	211	96	199	90	207	94
6'0"	183	208	94	217	98	204	92	213	97
6'1"	185	215	98	224	101	210	95	219	99
6'2"	188	220	100	230	104	217	98	226	103
6'3"	191	226	103	236	107	222	101	232	105
6'4"	193	233	106	243	110	228	103	238	108
6'5"	196	238	108	248	112	235	107	245	111
6'6"	198	245	111	255	116	240	109	250	113
6'7"	201	251	113	262	119				
6'8"	203	257	117	268	122				
6'9"	206	264	120	275	125				

### Cholesterol

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

Class	18-45	46-65	66+
Class 1: Preferred Plus Non-Smoker	210/5.0	220/5.5	220/6.0
Class 2: Preferred Non-Smoker Class 4: Preferred Smoker	230/5.5	245/6.0	245/6.0

### 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, or stroke prior to the specified age outlined in the following table.

*Definition of family: Parents, siblings and children*

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

### Lifestyle

Driving history:

Class	Motor Vehicle Record Infractions
Class 1: Preferred Plus Non-Smoker	No impaired driving infractions (DWI) in last 10 years.
Class 2: Preferred Non-Smoker Class 4: Preferred Smoker	No impaired driving infractions (DWI) in last 5 years.



**Substance abuse:**

Class	Substance abuse
Class 1: Preferred Plus Non-Smoker	No history of, or treatment for alcohol or drug abuse in past 10 years.
Class 2: Preferred Non-Smoker Class 4: Preferred Smoker	No history of, or treatment for alcohol or drug abuse in past 5 years.

**Foreign travel:**

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

Class	Foreign Travel
Class 1: Preferred Plus Non-Smoker Class 2: Preferred Non-Smoker Class 4: Preferred Smoker	No ratable or excluded 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 ratable. Ratings depend on a number of factors such as age, experience, frequency whether flying commercially or for sport.

**Sports or Avocation:**

No ratable 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	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	PM BP ECG
\$ 500,000	\$ 1,000,000	NM APS	NM	NM	PM BP	PM BP	PM BP	PM BP	PM BP ECG
\$ 1,000,001	\$ 2,999,999	NM APS	PM BP	PM BP	PM BP	PM BP	PM BP	PM BP ECG	PM BP ECG
\$ 3,000,000	\$ 3,999,999	NM APS	PM BP	PM BP	PM BP	PM BP	PM BP ECG	PM BP ECG	PM BP ECG TMT*
\$ 4,000,000	\$ 4,999,999	NM APS	PM BP	PM BP	PM BP	PM BP	PM BP ECG	PM BP ECG TMT*	PM BP ECG TMT*
\$ 5,000,000	\$ 9,999,999	NM APS	PM BP APS MVR	PM BP ECG APS	PM BP ECG APS	PM BP ECG APS	PM BP ECG APS	PM BP ECG TMT* APS MVR	PM BP ECG TMT* APS MVR
\$ 10,000,000	and up	NM APS	PM BP APS MVR	PM BP ECG APS MVR	PM BP ECG APS MVR	PM BP ECG TMT* APS MVR	PM BP ECG TMT* APS MVR	PM BP ECG TMT* APS MVR	PM BP ECG TMT* APS MVR

\*TMT - Treadmill Electrocardiogram is required for smokers and/or diabetics only.

### Notes

- When referring to the table, add the term riders to the basic amount for determining the evidence requirements.
- 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 advisor; 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 advisor.
- The Company reserves the right to request any additional evidence of insurability which it judges necessary to appraise the risk.

- Recent evidence (within the past 12 months) may be considered. Please contact head office for any additional requirements.
- APS guidelines:
  - Ages 70 and up: Equitable Life will order the APSs for the advisor/MGA.
  - Ages 0 - 17: Equitable Life will order the APSs for the advisor/MGA for face amounts of \$500,000 and over on universal life and whole life plans.

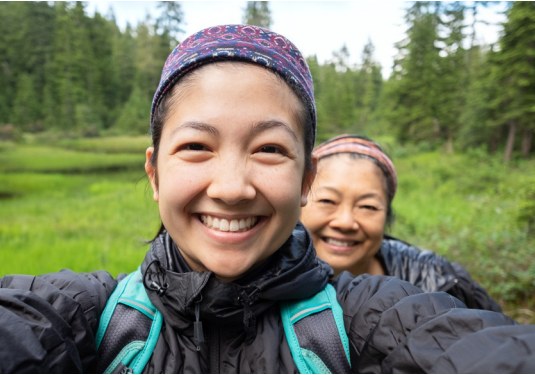
### Combination critical illness and life insurance or life insurance and preferred term riders

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.

When a PSA is required, order it as part of the Blood Profile (for males only).



### Legend of acronyms

Short Form	Full Name of Requirement
NM	Non-Medical
PM	Paramedical
U	Urine
BP	Blood Profile plus 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

# Works for me.®

Canadians have turned to Equitable Life since 1920 to protect what matters most. We work with you to offer solutions that provide good value, and help you navigate those solutions to meet the needs of your clients.

Equitable Life is not your typical financial services company. We have the knowledge, experience and ability to find solutions that work for you. We're friendly, caring and interested in helping. And we're owned by our participating policyholders, not shareholders, allowing us to focus on your needs and providing you with personalized service, financial protection and peace of mind.



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