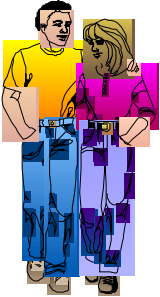


Critical Illness Insurance Profiling

Group *

Male/Female NS/S
Ages 20 - 65



Regular Individual Critical Illness Insurance Underwriting

Male NS
Age 25



Female NS
Age 35



Male NS
Age 45



Family History

Father - 49 Heart Attack
Mother - 52 Colon Cancer
Brother - 32 High Cholesterol
Sister - 28 Multiple Sclerosis

Family History

Father - 57 Parkinson's
Mother - 52 High Cholesterol
Brother - 30 Good Health
Sister - 29 Good Health

Family History

Father - 55 Heart Attack
Mother - 45 Breast Cancer
Sister - 33 Good Health

Family History

Father - 68 Alzheimer's
Mother - 66 Good Health
Brother - 43 Hypertension

Coverage

Standard

Coverage

Declined

Coverage

Rated

Coverage

Declined

Note: Ages illustrated are ages at which condition diagnosed. Underwriting decisions based upon current industry practices.

*True Group means mandatory participation by all eligible members of the group. Depending upon the Group's size it could be subject to Pre-existing Conditions (24/24 Months) & NEM (No Evidence Maximum) Limits. E.& O.E. 2007/4