

RISK SELECTION REQUIREMENTS TABLE FOR CAPITAL LIFE**Important:****CAPITAL LIFE CAN CONSIDER ANY PERSON'S APPLICATIONS, EXCEPT UNITED STATES RESIDENTS****Effective 7/1/04**

Age	Sum Insured	Requirements
18-40	100,000* - 500,000	ME, BCP, MICRO
	500,001 - 750,000	ME, BCP, MICRO, FIN Q
	750,001 - 1,000,000	ME, BCP, FIN Q, APS-1, MICRO
	1,000,001 - 2,500,000	ME, BCP, EKG, INS, FIN Q, APS-2, MICRO
	2,500,001 - Up	ME, BCP, TMECG, MICRO, INS, FIN Q, APS-2
41-50	100,000* - 500,000	ME, BCP, MICRO
	500,001 - 750,000	ME, BCP, EKG, MICRO, APS-1, FIN Q
	750,001 - 1,000,000	ME, BCP, EKG, MICRO, FIN Q, APS-2
	1,000,001 - 2,500,000	ME, BCP, EKG, MICRO, INS, FIN Q, APS-2
	2,500,001 - Up	ME, BCP, TMECG, MICRO, INS, FIN Q, APS-2
51-60	100,000* - 150,000	ME, BCP, MICRO
	150,001 - 250,000	ME, BCP, MICRO
	250,001 - 500,000	ME, BCP, MICRO, APS-1
	500,001 - 750,000	ME, BCP, EKG, MICRO, APS-2, FIN Q
	750,001 - 1,000,000	ME, BCP, EKG, MICRO, FIN Q, APS-2
	1,000,001 - 2,000,000	ME, BCP, EKG, MICRO, INS, FIN Q, APS-2, PSA
	2,000,001 - Up	ME, BCP, TMECG, MICRO, INS, FIN Q, APS-3, PSA
61 - 75	100,000* - 150,000	ME, BCP, MICRO, APS-1, PSA
	150,001 - 250,000	ME, BCP, MICRO, APS-1, PSA
	250,001 - 500,000	ME, BCP, MICRO, APS-1, PSA
	500,001 - 750,000	ME, BCP, EKG, MICRO, APS-2, FIN Q, PSA
	750,001 - 1,500,000	ME, BCP, EKG, MICRO, FIN Q, APS-3, INS, PSA
	1,500,001 - Up	ME, BCP, TMECG, MICRO, INS, FIN Q, APS-3, PSA

* Minimum for Flexi-Term is \$150,000.