

# SMSF RISK POOL

## STANDARD UNDERWRITING REQUIREMENTS - July 2008

The listed medical requirements are needed when the amount at risk *is at or above* the amounts shown in the table below :

Age next birthday	Bloods	Para/medical examination	Resting ECG	PMAR	Specialist Medical & FBC & Urinalysis	Exercise ECG	PSA
Up to 40	\$ 750,001	\$ 1,250,001	\$ 2,000,001	\$ 1,750,001	\$ 2,000,001	\$ 5,000,001	\$ 5,000,001
41 - 50	\$ 750,001	\$ 1,000,001	\$ 1,000,001	\$ 1,250,001	\$ 2,000,001	\$ 3,000,001	\$ 2,500,001
51 - 55	\$ 500,001	\$ 750,001	\$ 1,000,001	\$ 1,250,001	\$ 1,750,001	\$ 2,500,001	\$ 1,750,001
56 - 60	\$ 500,001	\$ 500,001	\$ 750,001	\$ 500,001	\$ 1,500,001	\$ 2,000,001	\$ 1,500,001
61 - 65	\$ 500,001	\$ 250,001	\$ 250,001	\$ 250,001	\$ 750,001	\$ 1,500,001	\$ 750,001

**Bloods - HIV, HEP B & C MBA 20 to include cholesterol HDL & LDL**

**Brief Personal Statements for cover to \$750,000 and to age 55**

**\*\*NB If questions on Brief Statement are answered "YES" the Group Risk Personal Statement will be required  
Group Risk Personal Statement for members over age 55**

**A Confidential Financial Questionnaire will also be required when the amount at risk is at or above \$1,500,001. Further verification by an Accountant, Accountant's Report and financial statements (meaning full balance sheets and profit and loss statements for the last two years) will be required at or above \$2,000,001.**