

(This table lists the standard requirements for Asia. Certain nationalities in certain countries may be subject to fewer requirements.
Your quote will list your specific requirements based on your nationality and residence.)

Sums Insured	Age Next Birthday			
	18 - 40	41 - 55	56 - 60	61 and above
Up to \$ 125 000	HIV 1 and 2 Cotinine Test *	HIV 1 and 2 Cotinine Test *	HIV 1 and 2 Cotinine Test * Short Form Medical Exam	HIV 1 and 2 Cotinine Test * Short Form Medical Exam
\$ 125 001 - \$ 250 000	HIV 1 and 2 Cotinine Test *	HIV 1 and 2 Cotinine Test *	HIV 1 and 2 Cotinine Test * Short Form Medical Exam	HIV 1 and 2 Cotinine Test * Full Medical Exam
\$ 250 001 - \$ 550 000	HIV 1 and 2 Cotinine Test *	HIV 1 and 2 Cotinine Test * Short Form Medical Exam Cholesterol and HDL	HIV 1 and 2 Cotinine Test * Full Medical Exam Cholesterol and HDL	HIV 1 and 2 Cotinine Test * Full Medical Exam Cholesterol and HDL Rest and Effort ECG PSA Test (if Male)
\$ 550 001 - \$ 1 000 000	HIV 1 and 2 Cotinine Test * Short Form Medical Exam Liver Function Tests (GGT, AST, ALT) Cholesterol and HDL	HIV 1 and 2 Cotinine Test * Short Form Medical Exam Liver Function Tests (GGT, AST, ALT) Cholesterol and HDL	HIV 1 and 2 Cotinine Test * Full Medical Exam Liver Function Tests (GGT, AST, ALT) Cholesterol and HDL HbA1c	HIV 1 and 2 Cotinine Test * Full Medical Exam Liver Function Tests (GGT, AST, ALT) Cholesterol and HDL HbA1c Rest and Effort ECG PSA Test (if Male)
\$ 1 000 001 - \$ 2 500 000	HIV 1 and 2 Cotinine Test * Short Form Medical Exam Liver Function Tests (GGT, AST, ALT) Cholesterol and HDL HbA1c HBsAg	HIV 1 and 2 Cotinine Test * Full Medical Exam Liver Function Tests (GGT, AST, ALT) Cholesterol and HDL HbA1c HBsAg	HIV 1 and 2 Cotinine Test * Full Medical Exam Liver Function Tests (GGT, AST, ALT) Cholesterol and HDL HbA1c Rest and Effort ECG PSA Test (if Male) Urea and Creatinine GP Medical History Report ‡	HIV 1 and 2 Cotinine Test * Full Medical Exam Liver Function Tests (GGT, AST, ALT) Cholesterol and HDL HbA1c Rest and Effort ECG PSA Test (if Male) Urea and Creatinine GP Medical History Report ‡ Full Blood Count
Above \$ 2 500 001	HIV 1 and 2 Cotinine Test * Full Medical Exam Liver Function Tests (GGT, AST, ALT) Cholesterol and HDL HbA1c HBsAg Full Blood Count	HIV 1 and 2 Cotinine Test * Full Medical Exam Liver Function Tests (GGT, AST, ALT) Cholesterol and HDL HbA1c HBsAg Full Blood Count Urea and Creatinine	HIV 1 and 2 Cotinine Test * Full Medical Exam Liver Function Tests (GGT, AST, ALT) Cholesterol and HDL HbA1c Rest and Effort ECG PSA Test (if Male) Full Blood Count Urea and Creatinine GP Medical History Report ‡ Chest X-ray §	HIV 1 and 2 Cotinine Test * Full Medical Exam Liver Function Tests (GGT, AST, ALT) Cholesterol and HDL HbA1c Rest and Effort ECG PSA Test (if Male) Full Blood Count Urea and Creatinine GP Medical History Report ‡ Chest X-ray §

Can be completed by Registered Nurse or Paramedic

HIV 1 and 2
Cotinine Test *
Cholesterol and HDL
Liver Function Tests (GGT, AST, ALT)
PSA Test

Short Form Medical Exam
Full Blood Count
Urea and Creatinine
HbA1c
HBsAg

Must be completed by a Doctor

Full Medical Exam
Rest and Effort ECG
GP Medical History Report ‡
Chest X-ray §

* The Cotinine Test is a test for declared non-smokers only.
§ The Chest X-ray is for declared smokers only.
‡ GP Medical History Report – the life assured's regular GP or Family Doctor should complete a Private Medical Attendant's Report (PMAR) summarising their medical history.

If you require any further details, please ask your financial adviser.

Alternatively you can contact your nearest Unilife office, details of which are available on our website, or get in touch using our email address:
administration@unihealthandlife.com