

Life Insurance & Critical Illness

ivari's Underwriting Requirements

Life Insurance

Age (Nearest Birthday)	\$0 to \$99,999	\$100,000 to \$250,000	\$250,001 to \$500,000	\$500,001 to \$1,000,000	\$1,000,001 to \$3,000,000	\$3,000,001 to \$5,000,000	\$5,000,001 to \$10,000,000	\$10,000,001 and over
0-16	A	A	A	A	T	T	T	IC
17-50	A	A	A	A	T2	T2	T2M	IC
51-55	A	A	A	T2	T2	T3	T3	IC
56-60	T	T2	T2	T2	T3	T3	T3	IC
61-70	T	T2	T2	T3	T3	T3	T3	IC
71 & up	T2	T3	T3	T3	T3	T3	T3M	IC

The age and amount requirements are based on the total Life Insurance amount applied for with ivari in the last 6 months.

Critical Illness

Age (Nearest Birthday)	\$0 to \$100,000	\$100,001 to \$250,000	\$250,001 to \$500,000	\$500,001 to \$1,000,000	\$1,000,001 to \$2,000,000
0-16	A	A	-	-	-
17-40	A	A	T2	T2	T2
41-45	A	A	T2	T2	T3
46-50	A	T1	T2	T3	T3
51-55	T2	T2	T3	T3	T3
56-60	T2	T3	T3	T3	T3
61-65	T3	T3	T3	T3	T3

The Critical Illness underwriting requirements are based on the total Critical Illness benefit applied for with ivari in the last 6 months.

Approved Service Providers:

ExamOne Canada
www.examone.ca

Dynacare Insurance Solutions
www.dynacare.ca

Elite Sales Processing (ESP)
www.elitesalesprocessing.com

A – Non-Medical
T – Telephone Interview
M – Motor Vehicle Report
IC – Individual consideration

1. Urine/HIV/Vitals
2. Blood Profile, Urine & Vitals
3. Blood Profile, Urine, ECG & Vitals

Notes about underwriting requirements

- If a client is applying for both Life Insurance and Critical Illness, the higher of the underwriting requirements will always apply.
- Do not duplicate requirements, instead order the higher of the requirements.
- PSA (Prostate Specific Antigen) will automatically be part of the blood test for all males age 51 and up, where a blood test is required.
- The tables also apply to residents who have been in Canada less than 12 months.
- Requirements are valid for 12 months.
- ivari reserves the right to request any requirement deemed necessary by the Underwriting Department regardless of age and amount requirements or product.

