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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 \$750,000 | \$750,001 to \$999,999 | \$1,000,000 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 | A | T | T | T | T3 |
| 17-40 | A | A | A | A | T2 | T2 | T2 | T2M | T3M |
| 41-45 | A | A | A | T2 | T2 | T2 | T3 | T3 | T3 |
| 46-55 | A | A | T2 | T2 | T2 | T2 | T3 | T3 | T3 |
| 56-60 | T | T | T2 | T2 | T2 | T3 | T3 | T3 | T3 |
| 61-65 | T | T2 | T2 | T3 | T3 | T3 | T3 | T3 | T3 |
| 66-70 | T | T2 | T2 | T3 | T3 | T3 | T3 | T3 | T3 |
| 71 & up | T2 | T3 | T3 | T3 | T3 | T3 | T3 | T3M | T3M |

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 \$99,999 | \$100,000 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

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.