

Life Insurance Products & Critical Illness Protection Riders

ivari's Underwriting Requirements

Critical Illness
protection

ivari Universal™
Life Insurance

TERMSelect™
TERM INSURANCE

Life Insurance Products

Age (Nearest Birthday)	\$0 to \$99,999	\$100,000 to \$249,999	\$250,000 to \$499,999	\$500,000 to \$999,999	\$1,000,000 to \$2,499,999	\$2,500,000 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 & D	B & D	B & D	B & D & FQ	B & D & 6	B & D & 6
17-40	A	A	T	B2	B2	B2	B2 & 5	B2 & 6 & D	B3 & 6 & D
41-45	A	A	T	B2	B2	B2	B3 & 5	B3 & 6 & D	B4 & 6 & D
46-55	A	T	B2	B2	B2	B2	B3 & 5	B3 & 6 & D	B4 & 6 & D
56-60	T	T	B2	B2	B3	B3	B3 & 5	B4 & 6 & D	B4 & 6 & D
61-65	T	B2	B2	B3	B3	B3	B4 & 5 & D	B4 & 6 & D	B4 & 6 & D
66-70	T	B2	B2	B3	B3	B3	B4 & 5 & D	B4 & 6 & D	B4 & 6 & D
71 & up	B2	B3	B3 & D	B3 & D	B3 & D	B4 & D	B4 & 5 & D	B4 & 6 & D	B4 & 6 & D

- A – Non-Medical
- B – Paramedical
- D – Attending Physician's Statement
- FQ – Financial Questionnaire (within the Application)
- T – Telephone Interview

1. Urine/HIV
 2. Blood Profile & Urine/HIV
 3. ECG, Blood Profile & Urine/HIV
 4. Stress ECG, Blood Profile & Urine/HIV
 5. Financial Questionnaire, Motor Vehicle Report†, & Other Financial Information
 6. Inspection Report (include BBR for business insurance) & Motor Vehicle Report†
- † Not required under age 16.

Other Financial Information

(Submit one of the following):

- Cover Letter
- Third Party Verification (such as):
 - Notice of Assessment or
 - Investment portfolio statement or
 - Financial statement or
 - Bank statement

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.

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

Critical Illness Protection Riders (For the CI Standalone requirement, please use the table on Page 2.)

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	B2	B2 & D & FQ	B2 & D & 6
41-45	A	A	B2	B2 & D & FQ	B3 & D & 6
46-50	A	B1	B2	B3 & D & FQ	B3 & D & 6
51-55	B2	B2	B3	B3 & D & FQ	B3 & D & 6
56-60	B2	B3	B3 & D	B3 & D & FQ	B3 & D & 6
61-65	B3	B3	B3 & D	B3 & D & FQ	B4 & D & 6

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

Critical Illness Protection

ivari's Underwriting Requirements

Critical Illness
protection

ivari Universal™
Life Insurance

TERMSelect™
TERM INSURANCE

Critical Illness (Standalone)

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
0-17	A	A	A	A	A & D
18-40	A	A1	A2	B2	B3
41-45	A	A1	B2	B3	B3 & FQ
46-50	A	B1	B2	B3	B3 & FQ
51-55	B2	B2	B3	B3	B3 & FQ
56-60	B2	B3	B3	B3	B3 & D & FQ
61-65	B3	B3	B3	B3 & D & FQ	B3 & D & FQ

- A – Non-Medical
- B – Paramedical
- D – Attending Physician's Statement
- FQ – Financial Questionnaire (within the Application)

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

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

Notes about underwriting 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 table also applies 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.

Approved Service Providers:

Dynacare Insurance Solutions
www.dynacare.ca

Hooper Holmes*
www.hooperholmes.ca

Keyfacts Canada*
www.keyfacts.net

* Preferred Provider for APS.

