



ivari's Underwriting Requirements Chart for Life Policy Changes

Change Type	Age and Amount	Requirements
Reinstatements within 90 days of lapse date	For all ages and amounts	<ul style="list-style-type: none"> Policy change application (LP386) fully completed
Reinstatements after 90 days of lapse date ages 0 to 65	For amounts up to and including \$3,000,000	<ul style="list-style-type: none"> Policy change application (LP386) fully completed
	For amounts \$3,000,001 and higher	<ul style="list-style-type: none"> Policy change application (LP386) fully completed Age and amount requirements (refer to ivari's Underwriting Requirements Chart)
Reinstatements after 90 days of lapse date ages 66 and up	For amounts up to and including \$1,000,000	<ul style="list-style-type: none"> Policy change application (LP386) fully completed
	For amounts \$1,000,001 and higher	<ul style="list-style-type: none"> Policy change application (LP386) fully completed Age and amount requirements (refer to ivari's Underwriting Requirements Chart)
Change to non-smoker	For all ages and amounts	<ul style="list-style-type: none"> Policy change application (LP386) fully completed Urine/HIV
Rating or risk class reconsideration including removal of ratings	For all ages and amounts	<ul style="list-style-type: none"> Policy change application (LP386) fully completed Age and amount requirements ordered upon review by the underwriter
Lifestyle rating reconsideration (avocation and travel)	For all ages and amounts	<ul style="list-style-type: none"> Policy change application (LP386) fully completed and avocation or travel questionnaire
Addition or increase of coverage or rider	For all ages and amounts	<ul style="list-style-type: none"> Policy change application (LP386) or the Insurance application (LP257) fully completed
Replacement	For all ages and amounts	<ul style="list-style-type: none"> Age and amount requirements (refer to ivari's Underwriting Requirements Chart)

Note: Additional requirements may be ordered as determined by the underwriter.

Approved Service Providers:

ExamOne Canada
www.examone.ca

Dynacare Insurance Solutions
www.dynacare.ca

Elite Sales Processing
(Telephone Interviews)