

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 <i>ivari's</i> 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 <i>ivari's</i> 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 <i>ivari's</i> Underwriting Requirements Chart)

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

Approved Service Providers:

Hooper Holmes**

www.hooperholmes.ca

Quality Underwriting Services*

www.qus.ca

Keyfacts Canada*

www.keyfacts.net

Dynacare Insurance Solutions

www.dynacare.ca

* Preferred Providers for APS.

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