



Fact Finder for Quoting Disability Insurance

This Fact Finder will help you gather the information you need to run an accurate quote for your client for Manulife's Disability Insurance (DI) products.

Step 1

Complete a **DI Pre-underwriting Checklist** to verify that your client is a good candidate for DI. This Checklist is available on **Repsource**.

Step 2

Complete this Fact Finder to help you run an illustration for DI coverage.

Step 3

Complete an **Application for life, disability and critical illness insurance (NN7000E)**.

Client Information

Name: _____ Sex: _____
 Date of birth: _____ ① Age nearest: _____
 Age last: _____ (for ExpenseComp and Buy-Sell Plus)
 Smoking status: ② Smoker Non-smoker
 Grouped application? ③
 No Group volume discount Employer list billing

- ① For Proguard Series, Venture Series and ExpenseComp, ages 18-60. For Buy-Sell Plus ages 18-55.
- ② For DI, a smoker is anyone who has used tobacco products within 12 months of the application date, including any nicotine products or substitutes, marijuana or hash.
- ③ Eligible groups of three or more lives are eligible for a premium reduction. See page 19 of the *Underwriting Guide for Disability Insurance* for details. Does not apply to Buy-Sell Plus.

Occupation Information

Occupation: _____
 Class from Occupation Schedule: ① _____
 Eligible for upgrade? ② No 1-class 2-class
 4S large case offer
 Home-based worker? ③ No Yes
 Employment status ④ (Venture Series) Full-time
 Qualified business owner
 New business owner
 Farm owner
 Permanent part-time

- ① The *Occupation Schedule* is available on Reppsource or by selecting the Lookup button in the illustration software.
- ② Upgrades are available in many cases, based on income, job duties and experience. See the *Occupation Schedule* for details.
- ③ If the client is a home-based worker, special consideration is required. See page 5 of the *Underwriting Guide for Disability Insurance* for details.
- ④ With Venture Series, different options and rates apply depending on the employment status: See pages 4-6 of the *Underwriting Guide for Disability Insurance*. It is the only product we offer to new business owners, farm owners and permanent part-time workers; some restrictions may apply.

Income Information (Proguard/Venture)

Earned income ① Current year \$ _____
 Last year \$ _____
 Previous year \$ _____
 Eligible for self-employed income gross up? ② No Yes
 Unearned income ③ (ignore if less than 15% of earned)
 \$ _____

- ① The amount of DI coverage we issue is based on income declared on the last year's T1 tax return. However, if income has significantly decreased over previous years, special consideration will be required.
 - If salaried employee, use line 101/104.
 - If commissioned employee, use line 102/104 less line 229.
 - If unincorporated business owner, use lines 135-143.
 - If incorporated business owner, use line 101/104, plus client's share of the business's net income / loss.
 - Income splitting will also be considered.
- ② To compensate for perks, we allow self-employed clients to increase income by 20% or \$40,000 if less.
- ③ Large amounts of unearned income will reduce the benefit amount.

Special Calculations

Part of Income Loss Replacement Plan (ILRP)? ① No Yes
 Employment Insurance (EI) wrap-around? ② No Yes
 Existing long term disability insurance? No Yes
 Other Individual: \$ _____ Non-taxable Taxable
 Other LTD: \$ _____ Non-taxable Taxable

- ① Higher benefit amounts are available to compensate for the taxable status of benefits under an ILRP.
- ② The EI wrap-around is not required for true class 4A/3A occupations.

Complete this column

Legend

Plan Information (Buy-Sell Plus) ①

Business Value \$ _____

% Ownership _____ %

Funding Method ② Lump sum
 Monthly sum
 Downpayment

Elimination Period (days) 365 730

Lump Sum (amount or maximum) \$ _____

Monthly Benefit (amount or maximum) \$ _____

Future Income Option (total amount or maximum):

Lump sum \$ _____

Monthly sum \$ _____

① Buy-Sell Plus provides funds to buy out a disabled principal in a small business or partnership. It is not available to class A or B. See page 7 of the Underwriting Guide for Disability Insurance for eligibility guidelines.

② The downpayment funding method is a combination of lump sum and monthly benefits.

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