Pre-Qualify Guidelines

By obtaining the below information prior to providing an illustration, you will obtain enough information to properly prepare the best solution for the client. By understanding the client's full situation, it allows us to find out the possible outcome(s) from underwriting which will help set client expectations. If you are requesting a joint field call, it is mandatory for you to obtain this information prior to the client meeting.

Disability Insurance is based on three key elements:

1. Job Duties - Determines the occupation class of the client.
2. Income - Determines the maximum monthly benefit available.
3. Health - Determines client's insurability and possible ratings and/or exclusions.

Personal Information:

- Date of Birth
- Gender
- Smoking Status
- Does client currently have any Disability Insurance? (Provide Details)
- Obtain a copy of the clients Benefits Booklet and rates.

Health Information:

- Most serious event(s) that you have been treated by any doctor or hospital for.
- All medications that you are currently taking including dosage, frequency and reasons

Job Information:

- Occupation
- Outline of Job Duties
- How Many Years of Experience
- Income (see below)
- Group Insurance Information (LTD)
- WSIB & EI?
- Obtain Past Two Years of Financial Documents:

Employee:	T4
Corporation Owner:	T4 + Income & Expense Statement
Self Employed or Commissioned Employee:	Tl + Income & Expense Statement

- If client is applying for a monthly benefit over $11,000 (including inforce coverage) then we would require Business Financial Statements.
- If client is income splitting, provide spouses T4 as we may be able to include spouse's income as a part of the client's income.