

Pre-Underwriting Checklist for Disability Insurance

This questionnaire will help you evaluate whether or not your client should submit an application. It's important to understand that "passing" this pre-screening does not guarantee that Manulife can issue this coverage on your client, since the underwriter must carefully review all risk factors before making an offer. For further assistance, please check Repsource, as well as the *Underwriting Guide for Disability Insurance*.

If the applicant answers no to any of the following, he or she is not eligible for disability insurance. Please do not submit an application.		
	Yes	No
Is the applicant able to read, speak and write in English or French?	<input type="checkbox"/>	<input type="checkbox"/>
Is the applicant a Canadian citizen or landed immigrant/permanent resident living in Canada for at least 12 months?	<input type="checkbox"/>	<input type="checkbox"/>
Is the applicant a full-time Canadian resident? <i>* Temporary foreign residence, for no more than twelve months, may be considered on an individual basis if a Canadian residence and Canadian banking are being retained. All other risk factors must be favourable and the foreign country must be politically and economically stable. Please send specific details to lb-prelim_underwriting_inquiry@manulife.com</i>	<input type="checkbox"/>	<input type="checkbox"/>
Is the applicant in good health, not currently disabled, not awaiting surgery nor in the third trimester of pregnancy? <i>* See the reverse for an overview of how we handle certain common medical histories.</i>	<input type="checkbox"/>	<input type="checkbox"/>
Is the applicant's insurable earned income over \$20,000 (\$15,000 for Venture Series)? <i>* As declared to the Canada Revenue Agency, before taxes. For self-employed individuals, this figure should be net of expenses, before taxes.</i>	<input type="checkbox"/>	<input type="checkbox"/>
Is the applicant prepared to provide financial documentation? <i>* Personal tax returns and corporate financial statements are generally required. See Proof of Income requirements in the Underwriting Guide for Disability Insurance.</i>	<input type="checkbox"/>	<input type="checkbox"/>
Is the applicant working in an insurable occupation? <i>* To verify if your client's occupation is insurable, see the Occupation Schedule.</i>	<input type="checkbox"/>	<input type="checkbox"/>
Is the applicant working full-time — at least 30 hours/week, for 10 months of the year? <i>* Venture Series is available to clients who are working part-time 20-30 hours per week, at least 10 months of the year and who are declaring at least \$12,000 per year of net insurable income. Some restrictions apply.</i>	<input type="checkbox"/>	<input type="checkbox"/>
Is the applicant between the ages of 18 and 60 (except Buy-Sell 18-55), based on their age at their nearest birthday (Proguard and Venture Series) or age last (all other DI products)?	<input type="checkbox"/>	<input type="checkbox"/>
Is the applicant a home-based worker? <i>* Special consideration may be required for home-based workers. See the Underwriting Guide for Disability Insurance for details.</i>	<input type="checkbox"/>	<input type="checkbox"/>

* Please discuss the details of the case with your underwriter prior to taking an application.

For more details ...

For further assistance, check the *Underwriting Guide for Disability Insurance*, which provides extensive guidelines on factors affecting insurability.

Disability insurance is more strictly evaluated than life or critical illness insurance. Many ailments are not life threatening and don't increase the risk of cancer or heart disease ... but may significantly increase the likelihood of disability. Back or knee problems, anxiety, stress and depression are prime examples. The DI underwriter will look for ways to accept these substandard risks, commonly by excluding the pre-existing condition and / or rating the policy. The Medical Appendix outlines how we will handle most common medical histories.

Some common examples of uninsurable conditions include:

- AIDS or HIV positive
- Alcoholism or drug use within 5 years (other than social marijuana use)
- Cancer (other than non-melanoma skin cancer) within 5 to 7 years of treatment. After this, individual consideration is required.
- Crohn's disease or ulcerative colitis within 3 years (5 years if multiple occurrences)
- Chronic fatigue syndrome or fibromyalgia within 5 years
- Coronary artery disease, including any history of chest pain, heart attack or stroke
- Hepatitis B if carrier or chronic, Hepatitis C, D, Toxic or Alcoholic
- Multiple sclerosis
- Parkinson's disease

When in doubt ...

When in doubt, you can submit a pre-screening inquiry by e-mail to: LB-prelim_underwriting_inquiry@manulife.com

Canadian disability insurance products are offered through Manulife Financial (The Manufacturers Life Insurance Company). This document is protected by copyright. Reproduction is prohibited without Manulife's written permission.

Manulife Financial and the block design are registered service marks and trademarks of The Manufacturers Life Insurance Company and are used by it and its affiliates including Manulife Financial Corporation.

(09/2006)