

<i>Client Information Needed</i>	<i>Answers</i>	<i>Why We Need It</i>
<b>Client's Full Name</b>		<i>This is used to track cases in our system</i>
<b>Company Name</b>		<i>This helps us research potential Discounts.</i>
<b>State</b>		<i>Insurance rates are state-priced and regionally priced</i>
<b>Gender</b>		<i>Insurance rates are formulated by gender</i>
<b>Date Of Birth</b>		<i>Insurance rates are formulated using age</i>
<b>Tobacco Use</b>		<i>Insurance rates are formulated by tobacco usage</i>
<b>Annual Income (all sources - list last 2 years):</b>	\$ -	<i>Insurance amounts are based on NET income (for business owners, income after expenses; for W2 employees it is total gross income)</i>
<b>Inforce Disability Coverage?</b>		<i>This policy will coordinate with any inforce DI coverage you may already have in place. If you have group coverage through your employer we will want to know the replacement %, benefit cap, and taxability of the coverage. (Who pays for the coverage?)</i>
<b>Occupation and job duties?</b>		<i>Your job title and job duties will determine your occupation classification (similar to a life insurance rating) If you are a business owner, we need to know # of employees, years of ownership, % of ownership, and a breakdown of daily duties. This information can drastically change the premiums and discounts available. Include average hours worked per week.</i>
<b>Is your client also applying for Life Insurance (Or have they within the past 6 months?) If yes, please explain.</b>		<i>If so, we may be able to coordinate some aspects of underwriting to make for a more streamlined process</i>
<b>Planning Questions</b>		<i>How much disability insurance you need depends on your finances, savings, and how comfortable you are with taking risks to save money on insurance. The biggest factors in the cost for your disability insurance coverage are the monthly benefit and benefit period. If we know your monthly fixed costs and a reasonable premium target, we can create a policy that fits your needs. Knowing your meeting time allows us to prioritize requests and make sure you have what you need in a timely manner.</i>
What are your client's monthly fixed costs? (How much money do you need per month in the event of a disability?)		
What is a reasonable premium target?		
When are you meeting with your client?		
<b>Additional information:</b>		<i>Are there any other characteristics we should know about you that may impact their underwriting experience? A healthy lifestyle can also help secure the best pricing.</i>
Height/Weight:		
Health History/Concerns:		
Medications/Dosage:		
Hobbies/Note exercise routine:		