



CONFIDENTIAL Disability Quote Request

Client Information

Prospect Name: _____

State of Residence: Texas

Age or DOB: _____

Male____ Female ____

Occupation: _____

Tobacco Use? Yes____ No____

Specific Duties: _____

Who is paying the premium? Employee____ Employer_____

Annual Income: _____

Is there other coverage in force? Yes____ No ____

Group LTD \$ _____ Individual DI \$ _____

Medical Conditions: _____

Benefits to Quote: DISABILITY INSURANCE

Monthly Benefit: \$ _____ or Maximum Available

Elimination Period: 30 days 60 days 90 days 180 days 365 days 730 days

Benefit Period: 2 years 5 years Age 65 Age 67 Lifetime

Employer_____ **Do you own the business? Yes / No**

If YES how long have you been in businss?_____

IF YES what are your annual revenues? _____

**Please fax to 866-402-3483
Or
Mail to : 6021 Morriss Road #113
Flower Mound, TX 75028**

DISABILITY INSURANCE ANALYZER [®]

Line	Policy Provision	Simplified Explanation of Policy Provisions
1	Base Benefit	The amount of basic coverage available based on earned income.
2	Social Security Benefit	An additional amount of benefits payable if Social Security benefits are denied.
3	Total Benefit	The total of base benefits + Social Security Benefit Rider available from the insurance carriers.
4	Elimination Period	The period of days a claimant must wait prior to accruing benefits.
5	Benefit period	The duration of time which benefits are paid.
6	Renewability Provision	Non-Cancelable: Premium rates will never be increased while policy is in force. Guaranteed Renewable: Policy coverage is guaranteed to renew, but rates may increase.
7	Own Occupation Definition	Own Occ: The period of time a claimant is permitted to return to another occupation & still receive a full benefit. Modified Own-Occ: Will not force a claimant back to work; if a claimant returns to another occupation, benefits may be payable under a residual payment formula.
8a	Residual Benefit	A % of benefits are paid, based on a % of Lost Earnings (i.e. 50% loss of earnings = 50% benefit).
8b	Minimum residual benefit payable	Required minimum loss of earnings for Residual benefit qualification.
8c	Recovery Benefit	Residual benefits may be payable when a claimant returns to work full time but suffers an economical loss of earnings (i.e. decreased earnings due to depleted accounts receivables).
9a	Recurrent Benefit	After the claimant has recovered & returned to work, if he/she suffers a relapse within this time period, he may reestablish his claim without resatisfying the elimination period.
9b	Can the recurrent benefit be paid from an unrelated cause?	See Analyzer
10	Return of Premium	Provides the policyholder with a refund of premiums paid, less claims, after a period of time (MetLife: 50% refund after 5 yrs, Assurity: Return based on issue age).
11	COLA	Increases the benefits payable after 365 days of claim.
12a	Future Insurability Options	Allows the policyholder to purchase additional coverage. The insurance carrier waives their right to decline future additional coverage based on poor health.
12b	Age through which future insurability option is exercisable	See Analyzer
13	Maximum presumptive disability paid	The period which benefits are paid if claimant suffers a loss of use of eyes, speech, hearing, both hands or feet.
14	Survivor Benefit	Benefits payable if claimant should die while on total disability claim.
15	Is there a limitation on Mental or Nervous Disorders?	See Analyzer
16	Catastrophic Benefit Rider	Provides benefits in addition to base monthly disability income insurance benefits should the insured incur a catastrophic disability, such as an event that prevents him/her from performing two or more activities of daily living, causes cognitive impairment or a presumptive disability.