



Pre-Qualification Checklist

Long-Term Disability Insurance | Income Protection+

Before completing an application, use this checklist to determine whether your client meets basic eligibility requirements. Desired answers are indicated below. Clients must generally be aged 18–64 and earn at least \$14,400 annually.

Questions to Ask Your Client

Eligible:

1. Are you a United States citizen or do you have permanent resident status? Yes
2. Are you currently working at least 30 hours per week and have been continuously working during the past 6 months performing all of your regular occupational duties? Yes
3. Are you currently on active duty in the military, including the National Guard and Reserves? No
4. Are you currently receiving any disability benefits or in the process of applying for disability benefits, including Social Security or workers' compensation? No
5. During the past 2 years, have you filed for personal or business bankruptcy or had a bankruptcy discharged? No
6. During the past 10 years, have you pled guilty to or been convicted of a felony? No

Applicable with Accident & Sickness Only

7. Have you ever been diagnosed with any of the following:
 - Brain or Muscle Disorders: Alzheimer's/Dementia, Huntington's, Multiple Sclerosis, Muscular Dystrophy, Parkinson's No
 - Major Organ Diseases: Chronic Kidney Disease, Cirrhosis, Congestive Heart Failure, Hepatitis/Chronic Liver Disease No
 - Immune or Genetic Conditions: HIV/AIDS, Insulin-Dependent Diabetes, Systemic Lupus No
8. During the past 5 years, have you had a heart attack or stroke? No
9. During the past 5 years, have you been diagnosed with or treated for any type of cancer? No
10. During the past 10 years, have you used narcotics, barbiturates, amphetamines, hallucinogens, heroin, cocaine or other habit forming drugs? No



Clients must also meet height and weight guidelines as outlined in the underwriting guide on the Agent Center.

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