



One Resource Group

DISABILITY INSURANCE RFP (REQUEST FOR PROPOSAL) ONE RESOURCE GROUP

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For an accurate proposal, please complete form as much as possible before submitting.

FROM: TO: Date: Need by: Producer's Name: Pick up: Email Mail Fax Phone: Fax: Email: Mailing Address:

Client Name: Gender: Date of Birth: Client lives (State): Where app will be signed (State): Height: Weight: lbs. Any weight change (+/- 10 lbs) in last 12 mths? No Yes Occupation: Exact Duties: Percent of: Admin. Manual Sales Supervision Supervision (over whom?) Work-related and/or recreational activities, hobbies, or avocations that might be considered hazardous? (Scuba diving, racing, climbing, flying, etc.)

Any significant medical history, chiropractic visits, doctor appointments, hospitalizations, surgeries (past or planned)? If so, explain:

List all medications:

Any current or past treatment (medication and/or counseling) for depression, anxiety, stress, or any other mental/nervous history? If so, explain:

Nicotine Usage in the last 12 months? (Including cigarette, e-cigarette, cigar, pipe, chew, vape, patch, & nicotine gum): No Yes If yes, what type(s)? If yes, ever test positive for insurance exam? No Yes If yes, date:

Cannabis Usage in the last 12 months? (Including any form of inhalation, consumption/oral, & topical): No Yes If yes, frequency? If yes, ever test positive for insurance exam? No Yes If yes, date:

Current In-force Coverage Amount: \$ Current Type: Individual Group Paid by?:

Personal taxable earned income on last 2 year's tax return: Last Year 2 Years Ago

For All W-2 Employees: Private Sector or Public Sector (Federal, State, County, Municipal, Local)

Business Owner or Self Employed: Yes No If Yes: Percent Ownership: Length of Ownership: Age of Business:

Type of Business Entity: Sole Proprietor Partnership S-Corp C-Corp Number of Employees in Business:

Any other comments, underwriting concerns, or other important details?

POLICY TYPES: Individual Disability Income Business Overhead Expense Disability Buy Out Key-Person Replacement Business Loan Protection Retirement Savings Protection

INDIVIDUAL DISABILITY INCOME

Desired Monthly Amount or Maximum: Elimination Period (days): 30 60 90 180 365 730 Benefit Period: 2 year 5 year Age 65 Age 67 Age 70 Optional Riders: Future Purchase Option COLA

BUSINESS OVERHEAD EXPENSE

Monthly Amount(s): Elimination Period (days): 30 60 90 180 Optional Riders: Residual Future Purchase Option Other:

DISABILITY BUYOUT

Desired Benefit Amount: Elimination Period (days): 365 540 730 Benefit Combinations: Lump Sum Monthly Benefit Factors: 24 36 60

KEY-PERSON REPLACEMENT

NOTE: Business Ownership Greater Than 50% Not Eligible

Lump Sum: Benefit Amount (Max 3x Salary up to \$500k) Elimination Period (days): 180 365 730 Monthly Payment Combination: Benefit Amount (Max 3x Salary up to \$750k) Elimination Period (days): 90 180

BUSINESS LOAN PROTECTION

Purpose of the loan is to purchase: Building Equipment Practice Other (please specify): Monthly Amount of Loan Payment (Max \$20k/month): Initial Monthly Loan Payment Date: Loan Pay Off Date: Loan Obligation Shared with Anyone? Yes No Ownership %:

RETIREMENT SAVINGS PROTECTION

NOTE: Minimum Income \$76k to qualify

Monthly Benefit Amount (15% of monthly income up to \$4,555 self pay): Elimination Period (days): 90 180 Benefit Period: to Age 65 to Age 67

Understanding insurable income and income documentation

Entity	Individual D.I.	Business Overhead Expense	Disability Buy Out	What income figure to use	Employer-paid limits
Students, Residents, New Professionals	None Required	New in private practice professionals, call us.	Not available	Special Company Limits	Not eligible for employer – paid limits.
Non – owner employee	Complete Form 1040 for most recent year including all schedules and W 2's of the proposed insured OR If income is from salary only, provide copy of paystub showing a minimum of six months of YTD income OR If 1099 income: complete 1040 to include Schedule C	Not available	Not available	W - 2 box #5 labeled “Medicare Wages and Tips” OR Project year to date salary to determine annual income. Do not project commissions or bonuses. ³ OR 1099's report income from independent contractors. Most likely filed under a Schedule C, but may be reported as “other income”	May apply for employer – paid limits. ⁴ Independent contractors are not eligible for employer – paid limits.
Owner of Sole Proprietorship	Complete Form 1040 and Schedule C	Schedule C from personal tax return	Not available	Schedule C line #31	Not eligible for employer – paid limits.
C Corporation Owner	Complete 1040 and W 2's of the proposed insured. Business Tax Form 1120 is required if 20%+ owner	Business tax form 1120	2 years' complete business tax returns	W - 2 box #5 labeled “Medicare Wages and Tips” and owner's share of Form 1120, line #30	May apply for employer – paid limits. ⁴
S Corporation Owner	Complete 1040, W - 2's, and Schedule E	Business tax form 1120S	2 years' complete business tax returns	W - 2 box #5 plus Schedule E Nonpassive income, subtract Nonpassive loss, Section 179 Expense. ⁵ “Passive” may be counted as unearned income. OR Add 1120S line 7 (owner's share shown on W 2) and K 1 box number 1, subtract line 11	May apply for employer – paid limits if the proposed insured owns 2% or less of the business. ⁴
Partnership	Complete 1040, Partnership Form 1065, Schedule K – 1 (1065)	Business tax form 1065	2 years' complete business tax returns	Add K - 1 lines 1 and 4, subtract line 12	Not eligible for employer – paid limits.
LLC or LLP	The type of business tax return filed for the LLC or LLP will govern the documentation required.	See appropriate business entity above	2 years' complete business tax returns	Refer to the appropriate requirements above for regular corporations and partnerships.	See appropriate business entity above

- Each insurer reserves the right to require additional financial information on any applications regardless of amount, if necessary to reach an underwriting decision or to secure reinsurance. Each insurer also reserves the right to limit or modify the amount of insurance coverage offered regardless of earned income, other financial information or other insurance in force.
- For bonus or commission to be considered as income, at least two years' documentation is required.
- To be eligible for employer - paid limits, the premium cannot be included in taxable income and the employee may not reimburse the employer for the premium.